BOX 50-B

PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP.
3310 WEST END AVE.
NASHVILLE, TN 37203

Davidson County DEEDWARR
Recvd: 06/30/03 10:17 2pgs
Fees:13.00 Taxes:222.00
20030630-0089803

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 6th day of May, 2003, by and between Bankers Trust Company of California, N.A., as Trustee under UCFC Loan Trust 1997-B, created pursuant to a Pooling and Servicing Agreement, dated as of June 1, 1997, by and through its attorney in fact EMC Mortgage Corporation, parties of the first part, and Ronald D. Runyeon, a Married Person, parties of the second part.

WITNESSETH: That for and in consideration of $10.00, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part of the following described real estate, situated and being Nashville, County of Davidson, State of Tennessee.

Being Lot No. 4 and the easterly half of Lot No. 5 of Block No. 24 in Charlotte Park Company's Second Addition to Nashville, a plan of which is of record in Book 57, Pages 160 and 161, Register's Office Davidson County, Tennessee.

Said Lot No. 4 and part of Lot No. 5 front together 75 feet on the Southerly side of Elkins Avenue and run back between parallel lines 150 feet to an alley.

Being all of the same property conveyed to Bankers Trust Company of California, N.A., as Trustee under UCFC Loan Trust 1997-B, created pursuant to a Pooling and Servicing Agreement, dated as of June 1, 1997 Bankers Trust Company of California, N.A., as Trustee under UCFC Loan Trust 1997-B, created pursuant to a Pooling and Servicing Agreement, dated as of June 1, 1997 by Substitute Trustee's Deed of record in Instrument No. 20030415-0049724, Register's Office Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO: 1) Current years taxes which have been prorated and assumed by the Grantee(s); 2) All restrictions of record; 3) All easements of record; 4) All visible easements; 5) All matters appearing on the plan of record; 6) All applicable government and zoning regulations.

PARCEL NO. 092-13-0-211.00

TAX BILLS
NEW OWNER

Property also known as: 3807 Elkins Avenue
Nashville, Tennessee 37209

THIS PROPERTY IS BEING SOLD "AS IS", WHERE IS", NO REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED.

STATE OF TN
COUNTY OF DAVIDSON

The actual consideration for this transfer is $60,000.00

Subscribed and sworn before me this 6th day of May 2003

My Commission Exp 5-7-07

NOTARY PUBLIC
DAVIDSON COUNTY

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second party, their heirs and assigns in fee simple forever.

The said parties of the first part does hereby covenant with the said parties of the second part that they are lawfully seized in fee of the aforedescribed real estate; that they have a good right to sell and convey the same; that the same is unencumbered.

This is a Special Warranty Deed & is warranted by the Seller through & under it only, but not otherwise. The property is subject to any subdivisions restrictions, building lines, easements of record and 2003 City and County Real Estate taxes, not yet due and payable.

WITNESS the signature of the said party of the first part the day and year first above written.

Bankers Trust Company of California, N.A.,
as Trustee under UCFC Loan Trust 1997-B,
created pursuant to a Pooling and Servicing
Agreement, dated as of June 1, 1997

BY: Jeffrey W. Gideon

ITS: Jeffrey W. Gideon EMC MORTGAGE CORPORATION
Assistant Vice President as Attorney in Fact

STATE OF TEXAS
COUNTY OF Dallas

Before me, a Notary Public in the State and County aforesaid, appeared Jeffrey W. Gideon with whom I am personally acquainted an who upon oath, acknowledged himself/~~herself~~ to be the Asst Vice President of EMC Mortgage Corporation AS ATTORNEY IN FACT for Bankers Trust Company of California, N.A., as Trustee under UCFC Loan Trust 1997-B, created pursuant to a Pooling and Servicing Agreement, dated as of June 1, 1997, the within named bargainor, a corporation, and that he/~~she~~ as such Asst Vice President being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself/~~herself~~ as such Asst Vice President

WITNESS my hand an Official Seal this 16 th day of May, 2003.

Linda Penney
Notary Public

My Commission Expires:

LINDA PENNEY
Notary Public, State of Texas
My Commission Expires 10-31-06