RECORDING LEGEND

PLEASE RECORD IN THE APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Jeffrey L. Hayes and Miata Hayes

GRANTEE(s)
First Bank National Association, tr u/a dtd 6/1/97 (EQCC Home Equity Loan Trust 1997-2)

Davidson County DEEDTRS
Recvd: 11/18/03 14:46 3pgs
Fees:18.00 Taxes:275.62

20031118-0168373

TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated April 10, 1997 and recorded on April 17, 1997 at Book 10419, Page 736 in the Register's Office of Davidson County, Tennessee, Jeffrey L. Hayes, and Miata Hayes conveyed to John Lowe, as Trustee for EquiCredit Corporation of TN, the hereinafter-described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and

WHEREAS, the holder of the debt secured has appointed the undersigned **ROBERT M. WILSON, JR.** as Successor-Trustee by instrument of record recorded on September 29, 2003 as Instrument No. 20030929-0143645 in the Register's Office of Davidson County, Tennessee; and

WHEREAS, default has been made in the payment of said indebtedness and the performance of said obligations thereby secured to be paid and performed, and the holder of said Deed of Trust has requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and

WHEREAS, in pursuance of said request by said beneficiary, the said property was, by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust, by which advertisement notice was given that the sale was to be held on October 29, 2003 at the Davidson County Courthouse in Nashville, Tennessee; and

WHEREAS, at the time and place mentioned in said advertisement, the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which time the said property was struck off and sold to First Bank National Association, tr u/a dtd 6/1/97 (EQCC Home Equity Loan Trust 1997-2), at and for the sum of $74,491.92, that being the highest and best bid offered; and

WHEREAS, the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Successor-Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by First Bank National Association, tr u/a dtd 6/1/97 (EQCC Home Equity Loan Trust 1997-2) of the sum of money so paid, receipt of which is hereby acknowledged, the undersigned, Robert M. Wilson, Jr., as Successor-Trustee, does hereby grant, bargain, sell, and convey to the said First Bank National Association, tr u/a dtd 6/1/97 (EQCC Home Equity Loan Trust 1997-2), its successors and assigns, the property above mentioned and now further described as being in Davidson County, Tennessee, to wit:

Land in Davidson County, Tennessee, being the South half of Lot Number 5 on the Map of H.B. Blue's Subdivision of the South part of Lot Number 2, Brownsville Addition, as of record in Book 161, Page 134, of the Register's Office for said County, described as follows: Beginning on the Westerly margin of Porter Pike at the Southeast corner of said Lot Number 5; thence with the Westerly margin of said Pike, Northerly 54-1/2 feet, according to the plan, but 53-1/2 feet according to the deeds, to C.P. Hagan's Southeast corner, thence Westerly with his South line 170.2 feet, more or less, to the Easterly margin of an alley; thence with said alley Southerly to the Southwest corner of said Lot Number 5; thence with the South line of said Lot, Easterly 145 feet to the beginning. Being the same property conveyed to John J. Rudin, III and wife, Harriet Tisdell Rudin by Warranty Deed form Avco Financial Services of Tennessee, Inc., of record in Book 9314, Page 523, Register's Office for Davidson County, Tennessee. The said John J. Rudin, III and wife, Harriett Tisdale Rudin having quitclaimed all right, title and interest in said property to Jeffrey L. Mayes and wife, Niata Mayes by Quitclaim Deed of record in Book 10411, Page 114, Register's Office for Davidson County, Tennessee, dated April 8, 1997 and recorded April 9, 1997.

Commonly known as: 710 Porter Road, Nashville, Tennessee 37206

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto First Bank National Association, tr u/a dtd 6/1/97 (EQCC Home Equity Loan Trust 1997-2), and unto its successors and assigns.

IN WITNESS WHEREOF, the said Robert M. Wilson, Jr., Successor-Trustee, has hereunto set his hand and seal this 29th day of October, 2003.

Robert M. Wilson, Jr.
Successor-Trustee

ACKNOWLEDGMENT

STATE OF ARKANSAS

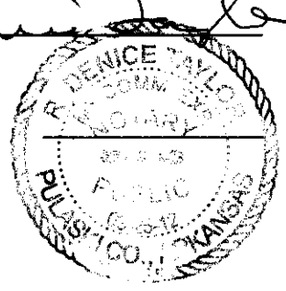
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 29th day of October, 2003.

Notary Public

My Commission Expires:



W&A No. 845-202969

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $74,491.92, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Robert M. Wilson, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Robert M. Wilson, Jr., with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Little Rock, Arkansas this 29th day of October, 2003.

Notary Public

My Commission Expires:

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:
First Bank National Association, tr u/a dtd 6/1/97 (EQCC Home Equity Loan Trust 1997-2)
338 South Warminster Road
Hatboro, PA 19040

Parcel No. 83-06-301.00

DSTDeedforPMI_DWalker_031029_1602

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

W&A No. 845-202969