$492.76

This Instrument was prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Avenue, Suite 322
MEMPHIS, TN 38117
(901) 525-2427
8044039587)

Davidson County DEEDTRS
Recvd: 02/10/04 14:44 2pgs
Fees:13.00 Taxes:479.76
20040210-0016116

SUBSTITUTE TRUSTEE'S DEED

On the 26th day of April, 1999, BARBARA TIPTON executed a Deed of Trust to John Lowe as Trustee, a certain Deed of Trust recorded in the Register's Office of Davidson County, Tennessee in BOOK 11457, PAGE 671 and John B. Philip of Shelby County, Tennessee was substituted in his place and stead as Substitute Trustee of record in the Register's Office of Davidson County, Tennessee as Instrument No. 20010112-0003796.

The property is known as 4605 Woodside Drive, Nashville, Tennessee 37138 and is fully set forth and described hereafter.

The obligor defaulted in the payment of the debts and obligations secured by the Deed of Trust and the holder of the note evidencing such obligation requested the undersigned to advertise and sell the property conveyed thereby, according to the terms of the Deed of Trust, and in accordance with such request, the property was advertised for sale in The Nashville Record newspaper, which is a weekly newspaper published in Nashville, Tennessee, for three (3) consecutive weeks, such advertisement appearing on November 20, November 27 and December 4, 2003. Such advertisement gave the time, terms, place of sale and description of the property and at the time set out which was Friday, December 12, 2003 at 12:00 noon. At which time the sale was adjourned to Friday, January 16, 2004 at 12:00 noon and at the place mentioned in the advertisement which was the South Lobby of the Davidson County Courthouse in Nashville, Tennessee. The said property was offered for sale, at public outcry to the highest and best bidder for cash, at which sale the property was struck off and sold to U.S. BANK NATIONAL ASSOCIATION, f/k/a FIRST BANK NATIONAL ASSOCIATION TRUST acting solely in its capacity as trustee for EQCC for EQCC Home Equity Loan Trust 1999-2 for the sum of $129,664.00, which was the highest and best valid bid offered, and the U.S. BANK NATIONAL ASSOCIATION, f/k/a FIRST BANK NATIONAL ASSOCIATION TRUST acting solely in its capacity as trustee for EQCC for EQCC Home Equity Loan Trust 1999-2, has complied with its bid by payment of such sum to the Substitute Trustee.

NOW, THEREFORE, the undersigned, John B. Philip, Substitute Trustee, does hereby bargain, sells, and conveys unto the said U.S. BANK NATIONAL ASSOCIATION, f/k/a FIRST BANK NATIONAL ASSOCIATION TRUST acting solely in its capacity as trustee for EQCC for EQCC Home Equity Loan Trust 1999-2, the property above mentioned and now more fully described as follows:

BEING LOT NO. 50 ON THE PLAN OF SECTION 1, WOODSIDE SUBDIVISION, OF RECORD IN PLAT BOOK 5050, PAGE 75, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, IN WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

Being the property described by deed of record in Book 8360, Page 839, in the Register's Office for Davidson County, TN.

Parcel No. 64-08-54.00

The said John B. Philip, Substitute Trustee, hereby warrants the title to the above described property against the lawful claims of all persons claiming the same by, through or under him, but not further or otherwise.

The proceeds of sale have been disbursed as required by law.

IN WITNESS WHEREOF, the said John B. Philip, Substitute Trustee, has hereunto set his hand this 16th day of January, 2004.

JOHN B. PHILIP, SUBSTITUTE TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 16th day of January, 2004, before me, a Notary Public in and for the State of Tennessee and County of Shelby, duly commissioned and qualified, personally appeared John B. Philip, Substitute Trustee, to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

KAREN S. DOHERTY NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

Karen S Doherty
NOTARY PUBLIC

My Commission Expires
September 13, 2006

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear or affirm that to the best of the affiant's knowledge, information, and belief, the actual consideration for the transfer or value of the property transferred, whichever is greater, is, $129,664.00, which amount is equal to or greater than the amount which the property transfer would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me this 16th day of January, 2004.

KAREN S. DOHERTY NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

Karen S Doherty
NOTARY PUBLIC

My Commission Expires
September 13, 2006

FOR REGISTER'S USE ONLY

Property known as:
4506 Woodside Drive
Nashville, Tennessee 37138

GRANTEE (new owner) & Send Tax Notice to:
U.S. BANK NATIONAL ASSOCIATION,
f/k/a FIRST BANK NATIONAL ASSOCIATION TRUST
c/o Fairbanks Capital Corp.
3815 South West Temple
Salt Lake City, UT 84115-4412

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