SPECIAL WARRANTY DEED

Address New Owner:	Send Tax Bills to:	Map and Parcel Nos.
ROBERT J. MONTGOMERY MARY MONTGOMERY 1005 11th Avenue North Nashville, TN 37208	SAME AS NEW OWNERS 1005 11th Ave. North Nashville, TN 37208	MAP 71-15 PARCEL 459

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, ASSOCIATES HOME EQUITY SERVICES, INC., f/k/a, FORD CONSUMER FINANCE COMPANY, INC., ("Grantor"), has bargained and sold, and hereby transfers and conveys to **ROBERT J. MONTGOMERY AND MARY MONTGOMERY** HUSBAND AND WIFE, ("Grantee(s)"), their successors, heirs and assigns, certain land in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantee(s), their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Property taxes for 1998; easements, restrictions, notes, etc., if any, affecting subject property, as may be found on record in the Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantee(s) that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantee(s), their successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor.

Executed this the 23rd day of April, 1998.

0433299
IDENTIF. ↑ REFERENCE

98 MAY -5 AM 8:04
FELIX Z. [illegible] REGISTER
DAVIDSON COUNTY, TN.

By: _____
TITLE S. Hildreth, Vice President

By: _____
TITLE Barbara M. Yunker, Asst. Secretary

(see next page for notary acknowledgement)

2391 05/05 0101 03CHECK 197.63

STATE OF TEXAS
COUNTY OF DALLAS

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared S. Hildreth and Barbara M. Yunker with whom I am personally acquainted and who upon their oath(s) acknowledged themselves to be the Vice President and Asst. Secretary respectively of the ASSOCIATES HOME EQUITY SERVICES, INC., f/k/a, FORD CONSUMER FINANCE COMPANY, INC., the within named bargainor, a corporation, and that S. Hildreth as such Vice President and Barbara M. Yunker as such Asst Secretary being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said S. Hildreth as such Vice President, and attesting the same by the said Barbara M. Yunker as such Asst. Secretary.

Witness my hand and official seal at office at Irving, Texas on this the 23rd day of April, 1998.

Notary Public

My Commission Expires:

Laura A. Williams
Notary Public, State of Texas
My Comm. Expires 10/19/20

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $49,900.00.

Affiant

Subscribed and sworn to before me
this 24th day of April, 1998.

Notary Public

My Commission Expires:

ROBERT L. SANDERS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAR. 23, 2002

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
223 MADISON STREET, S. 102
MADISON, TN 37115

Mail

EXHIBIT "A"

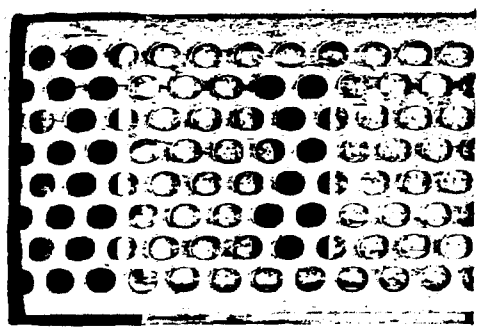
LAND in Davidson County, Tennessee, being the south 45 feet of the east 120 feet on Lot No. 27 on the Map of Sharpe and Horn's First Addition to Northeast Nashville, of record in Book 57, Page 152, Register's Office of Davidson County, Tennessee.

Said Part of Lot No. 27 fronts 45 feet on the westerly side of North 4th Street, formerly Lischey Avenue, and runs back between parallel lines 120 feet to a dead line.

BEING the same property conveyed to Ford Consumer Finance Company, Inc., by Warranty Deed from Ronnie D. Meadows and wife, Anita S. Meadows, of record in Book 10765, Page 733, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS 1200 LISCHEY AVENUE, NASHVILLE, TN 37207.

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE



RECEIVED OF _____

FOR _____

BOOK 10914 PG 572

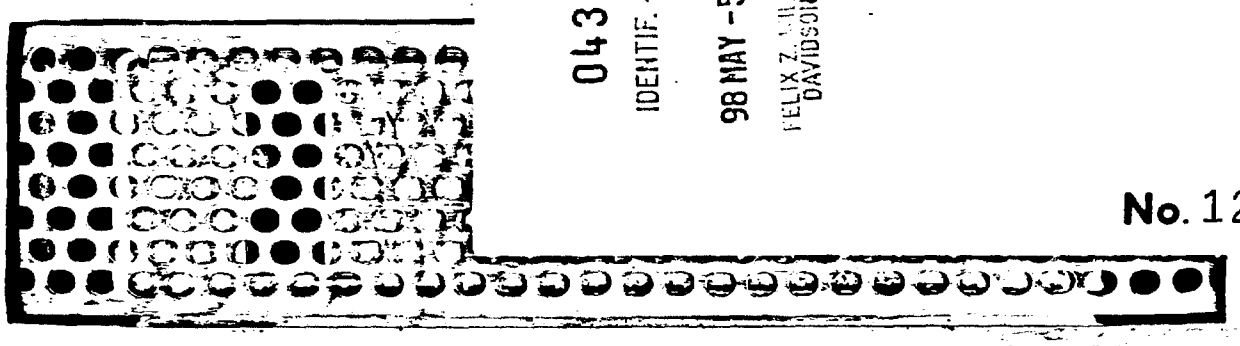
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 49900.00
CON TX 184.63
PRFEE 1.00
MDEED 12.00
TOTAL 197.63
CHECK 197.63

05/05/98 01 08:07 0001 2391

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0433299
IDENTIF. ↑ REFERENCE

98 MAY -5 AM 8:05
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1288456