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SPECIAL WARRANTY DEED

Name and Address of New Owner(s):	Send Tax Bills to:	Map and Parcel Nos.
KENNETH D. FLATT c/o Music City Bargain Lot 1063 E. Trinity Lane Nashville, TN 37216	Same as New Owner	155-3B-16.00

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 KENNETH D. FLATT, ---------- ("Grantee(s)"), his 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 said property with all appurtenances, estate, title and interest thereto belonging to Grantee(s), his 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, restrictions, notes, easements, setback lines, etc., if any, as may be set forth on the Plan of River Park Estates, as of record in Book 6250, Pages 658-659, Register's Office for Davidson County, Tennessee. Restrictions of record in Book 6672, Page 600, said Register's Office.

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 Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor.

Executed this the 24th day of November, 1998.

CORPORATE SEAL

ASSOCIATES HOME EQUITY SERVICES, INC., F/K/A FORD CONSUMER FINANCE COMPANY, INC.

By: M E Pearcy
TITLE M. E. Pearcy, Vice President

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

7865 12/09 0101 03CHECK 566.00

(1)

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

0522770

IDENTIFICATION REFERENCE

98 DEC -9 AM 10:03

BILL [illegible] REGISTER
DAVIDSON COUNTY, TN.

STATE OF TEXAS
COUNTY OF DALLAS

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared M. E. Pearcy and Barbara M. Yunker with whom I am personally acquainted and who upon her (his, her, their) oath(s) acknowledged themselves (himself, herself, themselves) to be the Vice President and Asst. Secretary respectively of Associates Home Equity Services, Inc., f/k/a, FORD CONSUMER FINANCE COMPANY, INC., the within named bargainor, a corporation, and that M.E. Pearcy 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 M.E. Pearcy 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 24th day of NOVEMBER, 1998.

Notary Public

My Commission Expires:

Laura A. Williams
Notary Public, State of Texas
My Comm. Expires 10/19/99

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $150,000.00

Affiant

Subscribed and sworn to before me this 20th day of NOVEMBER, 1998.

Notary Public

My Commission Expires: 3-23-2002

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

OFFICIAL RECEIPT

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

RECEIVED OF _____

FOR _____

CO - CONVEYANCE
MO - MORTGAGE
WD - WARRANTY DEED
TD - TRUST DEED

CC - CERTIFIED COPY
REL - RELEASE
UCC - UNIFORM COMMERCIAL CODE

MISC - MISCELLANEOUS
CO TX - STATE TAX CONVEY
MO TX - STATE TAX MORT
PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

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CAMT	150000.00
CON TX	555.00
PRFEE	1.00
WDEED	8.00
CFEE	2.00
TOTAL	566.00
CHECK	566.00

12/09/98 01 10:04 0001 7865

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

0522770
IDENTIF. ↑ REFERENCE

98 DEC -9 AM 10:03

REGISTER
DAVIDSON COUNTY, TN.

No. 1382849