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PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

SPECIAL WARRANTY DEED

THIS INDENTURE is made and entered into this **29th** day of **January, 1999** between EMC MORTGAGE CORPORATION, GRANTOR, and **STACEY L. ESMON, UNMARRIED, GRANTEE(S)**

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which is hereby acknowledged, EMC MORTGAGE CORPORATION, A DELAWARE **CORPORATION, hereinafter referred to as GRANTOR, does hereby bargain, sell, transfer and convey unto STACEY L. ESMON, UNMARRIED, hereinafter referred to as GRANTEE, his/her successors, heirs and assigns, certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of GRANTOR in and to any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.**

This is improved property known as 102 ELIZABETH COURT, ANTIOCH, TN 37013.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto GRANTEE, his/her heirs, successors and assigns forever. The GRANTOR does covenant and agree with the said GRANTEE that GRANTOR is lawfully seized and possessed of the said real estate and that GRANTOR has a good and lawful right to sell the same. The GRANTOR further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

The said GRANTOR hereby covenanting that said GRANTOR and its successors and assigns shall and will WARRANT AND DEFEND the title to the premises unto the said GRANTEE, his/her successors, heirs and assigns FOREVER against the lawful claims of all persons claiming by, through or under the GRANTOR but none other excepting, however, the general taxes for the calendar year 1999 and thereafter, and special taxes, if any, becoming a lien after the date of this deed.

WITNESS the hand and seal of GRANTOR'S duly authorized official on the day and year first above written.

EMC MORTGAGE CORPORATION
BY: _____
Signature of Officer
Print Name Linda E. Hicks
Print Title Vice Presiden

RETURN TO:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 3 7115

1999

IDENTIFICATION REFERENCE

99FEB-4 PM 2:18

REGISTER
DAVIDSON COUNTY, TN.

1987 02/04 0101 03CHECK 282.50

05454408

CORPORATE
STATE OF Texas)
COUNTY OF Dallas)

Personally appeared before me, the undersigned Notary Public of the aforesaid County and State, Linda E. Hicks, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself (or herself) to be VICE PRESIDENT of EMC MORTGAGE CORPORATION, the within named bargainor, a corporation, and that he/she as such VICE PRESIDENT, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself (or herself) as VICE PRESIDENT.

Witness my hand, at office, in TEXAS, DALLAS County, this 28TH, day of January, 1999.

Patricia L. Bryer
Notary Public, State of Texas
My Comm. Expires 08-16-2002

Patricia L. Bryer
Notary Public

My Commission Expires:

Name and Address of Property Owner:

STACEY L. ESMON, UNMARRIED
102 ELIZABETH COURT
ANTIOCH, TN 37013

Property Address:

102 ELIZABETH COURT
ANTIOCH, TN 37013

Person Responsible for Taxes:

SAME

Map & Parcel #: MAP 149-02-0-C, PARCEL 002.00

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF &CO&

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$75000**, which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, a Notary Public, this 29 day of January, 1999.

Notary Public

My comm exp 5/25/2000

EXHIBIT 'A'

LAND in Davidson County, Tennessee, being Building Site 2 on the Plat of Sterling Wood, a planned unit development, as of record in Book 6250, page 648, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to EMC MORTGAGE CORPORATION, A DELAWARE CORPORATION, by Deed from ROBERT M. WILSON, JR., SUB. TRUSTEE, of record in Deed Book 10717, page 834, Register's Office for DAVIDSON County, Tennessee.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 1999 and subsequent years, A LIEN, not yet due and payable (MAP 149-02-0-C, PARCEL 002.00).

2. All matters as set forth on the Plan of record in Plat Book 6250, page 648, said Register's Office, including any and all setback lines, easements, notes, restrictions, etc., as may be shown thereon.

3. Restrictive Covenants recorded in Deed Book 6668, Page 81, Register's Office for DAVIDSON County, Tennessee.

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

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	CFEE	COMPUTER FEE	PRFEE	PROBATE FEE

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0545408

IDENTIF. & REFERENCE

99FEB-4 PM 2:18

REGISTER
DAVIDSON COUNTY, TN.

CAMT	75000.00
CON TX	277.50
PRFEE	1.00
TDEED	12.00
CFEE	2.00
TOTAL	292.50
CHECK	292.50

02/04/99 01 14:17 0001 1983

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1421311