SPECIAL WARRANTY DEED

Name and Address of New Owner(s):
NANCY MINCHEY
608 Emily Drive
Goodlettsville, TN 37072

Send Tax Bills to:
SAME AS NEW OWNER

Map and Parcel Nos.
60-1-173.00

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 NANCY MINCHEY ("Grantee"), her 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, her 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 1999, notes, easements, setback lines, etc., as set forth on the Plan of Golden Valley Estates, Section 1, of record in Book 4175, Page 142; Restrictions of record in Book 4447, Page 108 and Book 4447, Page 594, said Register's Office.

Grantor covenants with Grantee 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, his successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor. Notwithstanding anything to the contrary contained herein, seller shall warrant and defend title only against title defects (if any) which originated while seller held title to the subject property.

Executed this the 30th day of March, 1999.

ASSOCIATES HOME EQUITY SERVICES,
INC., f/k/a Ford Consumer Finance Company,
Inc.
By: M.E. Pearcy
TITLE M.E. Pearcy, Vice President

By: Steve Mangiafico
TITLE Steve Mangiafico, Asst. Secretary

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

0572494

RECEIVED FOR REFERENCE

99 APR -9 PM 2:12

REGISTER
DAVIDSON COUNTY, TN.

0654 04/09 0101 03CHECK 163.00

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 Steve Mangiafico with whom I am personally acquainted and who upon their (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 Steve Mangiafico 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 Steve Mangiafico as such Asst Secretary

Witness my hand and official seal at office at Irving, Texas, on this the 30th day of March, 1999.

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 $40,000.00

Affiant

Subscribed and sworn to before me this 30th day of March, 1999.

Notary Public

My Commission Expires:
3-23-2002

NOTARY PUBLIC AT LARGE

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

EXHIBIT "A"

LAND in DAVIDSON County, Tennessee, being Lot No. 103 on the Plan of Golden Valley Estates, Section 1, as of record in Book 4175, Page 142, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to Associates Home Equity Services, by Trustee's Deed from Robert M. Wilson, Jr., of record in Book 11159, Page 901, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY ALSO KNOWN AS 3801 EWINGDALE DRIVE, NASHVILLE, TN 37207

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11426 PG. 140

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

0572494

IDENTIFICATION REFERENCE

99 APR -9 PM 2:12

REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

CAMT	40000.00
CON TX	148.00
PRFEE	1.00
WDEED	12.00
CFEE	2.00
TOTAL	163.00
CHECK	163.00

04/09/99 01 14:14 0001 0654

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1449648