Prepared by: Law Office of
Arnold M. Weiss
208 Adams Avenue
Memphis, TN 38103-1991

BOOK 11448 PG. 693

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 9th day of December 1998 by and between BANKERS TRUST COMPANY OF CALIFORNIA, NA, as Trustee under the pooling and servicing agreement dated August 30, 1996, Delta Funding Home Equity Loan Trust 1996-2, hereinafter called Grantor, and JEFFREY L. KIRKMAN, his heirs and assigns, hereinafter called Grantee.

WITNESSTH, that the said Grantor, for and in consideration of the sum of Ten Dollars ($10.00) in hand paid by Grantee and other valuable considerations, the receipt whereof is acknowledged, hereby grants, bargains and sells to the said Grantee, in fee simple forever, the following described land in the County of Davidson, State of Tennessee, to-wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows. To-wit: Being Lot No. 117 on the Plan of Borrow's Addition to Edgefield, now East Nashville, as of record in Book 1, page 13, Chancery court at Nashville, Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed by Substitute Trustee's Deed of record in Book 10759, page 39, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the above referenced property, with appurtenances, unto the said Grantee, its successors and assigns, in fee simple forever.

AND SAID GRANTOR does hereby specially warrant the title to said lands and will defend the same against the lawful claims of any person whomsoever claiming by, through, or under the said Grantor.

IN WITHNESS WHEREOF, the above named corporate grantor has caused this instrument to be executed by and through its duly authorized officers this 9th day of December 1998.

ATTEST;

BANKERS TRUST COMPANY OF CALIFORNIA, NA, as Trustee
Under the pooling and servicing agreement dated August 30, 1996, Delta Funding Home Equity Loan Trust 1996-2

BY: _____
DELTA FUNDING CORP., SERVICING AGENT
PHYLLIS R. EDWARDS, VICE PRESIDENT

_____
MARC MILLER, SECRETARY

STATE OF NEW YORK
COUNTY OF NASSAU

Before me, Kelley Tynan, in and for said county and state, duly commissioned and qualified, personally appeared Phyllis R. Edwards and March Miller, with whom I am personally acquainted and who upon oath acknowledge themselves to be the Vice President and Secretary, respectively of Delta Funding Corp., the named attorney in fact for the bargainor, Bankers Trust Company of California, NA, as Trustee and they as such officers, Vice President and Secretary, being authorized to do so, executed and delivered the foregoing instrument for the purposes contained herein on behalf of Bankers Trust, by signing their names as Vice President and Secretary and acknowledging the same.

KELLEY TYNAN
Notary Public, State of New York
No. 4933434
Qualified in Nassau County
Commission Expires July 1, 1999

Property Address: 923 Boscobel Street, Nashville, TN 37206
Parcel #82-16-281
PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES
Mail Tax Bill To: 305 Lauderdale Rd, Nash, TN. 37205

BOOK 11448 PG. 691

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value whichever is greater for this transfer is $79,750.00.

David J. Bruns
Affiant

Subscribed and sworn to before me on this 8th of January, 1999

Russella C. Hillsman
Notary Public

My Commission Expires: March 25, 2000

05789964

IDENTIFICATION REFERENCE

99 APR 27 AM 10:55

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

7587 04/27 0101 02CHE 20.00

80-905

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11448 PG. 695

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

05789964

IDENTIF. & REFERENCE

99 APR 27 AM 10:55

BILL GARRETT REGISTER
DAVIDSON COUNTY, TN.

CHMT	79750.00
CON TX	295.00
PRFEE	1.00
WEED	8.00
CFEE	2.00
TOTAL	306.00
CHECK	306.00

04/27/99 01 10:57 0001 7587

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1477516