Revised 01/02/92
TN (Conventional)

REO No. A990156

STATE OF TENNESSEE) ss. **SPECIAL WARRANTY DEED**
COUNTY OF DAVIDSON)

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged by the Grantor, EMC MORTGAGE CORPORATION, a corporation organized under and existing pursuant to the laws of the United States, does hereby bargain, sell, transfer and convey unto Deborah M. Bowles and Michelle J. Wilson* of 3338 Lakeside Place, Hermitage, TN 37076, and their assigns, subject to covenants and restrictions of record and matters an accurate survey would reveal, that certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit: **(SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION)**

***as tenants by the entirety**

The property is commonly known as 3338 Lakeside Place, Hermitage, TN 37076, and is more particularly described in Exhibit A attached hereto and made a part hereof by this reference.

Being the same property conveyed to said EMC MORTGAGE CORPORATION by Trustee's Deed of Record in the Register's Office in Book 11257, Page 913, Davidson County, Tennessee,

TO HAVE AND TO HOLD said tract or parcel of land together with the appurtenances, estate, title and interest thereto belonging, unto the said Grantee, Deborah M. Bowles and Michelle J. Wilson, and their assigns, forever.

Grantee, Deborah M. Bowles and Michelle J. Wilson, whose address is 3338 Lakeside Place, Hermitage, TN 37076 is responsible for the payment of real property taxes on subject property.

Said EMC MORTGAGE CORPORATION, warrants the title to said property against the claims of all persons claiming or to claim the same or any part thereof by, through or under the said Grantor, but not otherwise.

IN WITNESS WHEREOF, the said Federal National Mortgage Association as Attorney-in-Fact has executed this deed and affixed its corporate seal by its Vice President, this 22nd day of April, 1999.

(CORPORATE SEAL)

FEDERAL NATIONAL MORTGAGE ASSOCIATION
as Attorney-in-Fact for EMC MORTGAGE CORPORATION

By: _____
Tonya S. Wimberly Vice President

STATE OF TEXAS) ss.
COUNTY OF DALLAS)

Before me, M. Shalene Green, a Notary Public within and for the State and County aforesaid, personally appeared Tonya S. Wimberly with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the Vice President of the Federal National Mortgage Association, the within named party, a corporation, and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and seal at office, this 22nd day of April, 1999.

_____
Notary Public, Texas at Large
My Commission Expires:

(SEAL)

M. SHALENE GREEN
Notary Public, State of Texas
My Commission Expires 09-22-01

This instrument was prepared by:
Office of Regional Counsel
Federal National Mortgage Assn
13455 Noel Road, Suite 600
Dallas, TX 75240

Name and address of new owner(s):
Deborah M. Bowles
3338 Lakeside Place
Hermitage, TN 37076

Send tax bills to:
North American Mortgage Co.
3883 Airway Drive,
Santa ROsa, CA 95403

86-10
95

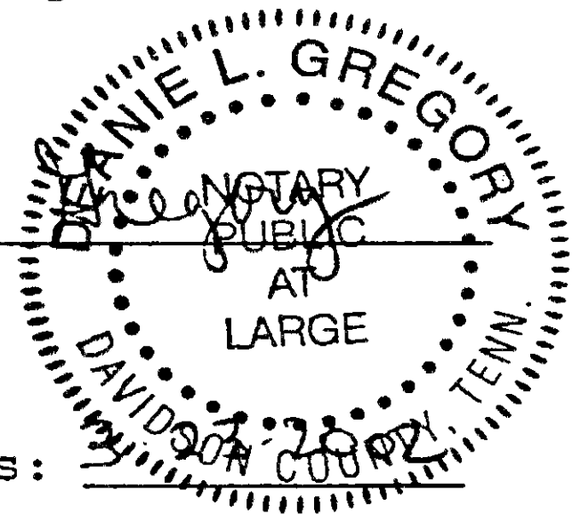
STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $ 74,900.00 .

Robert L. Sanders
AFFIANT

Subscribed and sworn to before me,
this the 22nd day of April, 1999.

Notary Public



My Commission expires: 3-23-2002

My Commission Expires MAR. 23, 2002

05873388
INDEXING REFERENCE
99 MAY 17 AM 9:17
REGISTER'S OFFICE
DAVIDSON COUNTY, TN.

A Certain Tract or Parcel of Land in Davidson County, Tennessee, described as follows: to-wit:

BEING Lot No. 10-A Lakeside Woods Estates, Section I, as of record in Book 6250, Page 854, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to EMC Mortgage Corporation by Substitute Trustee's Deed from Clifton E. Darnell, Substitute Trustee, of record in Book 11257, Page 913, Register's Office for Davidson County, Tennessee.

RECORDED 10/10 11/59 0447
97.362

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

BOOK 11480 PG. 201

0587388

ITEM / REFERENCE

99 MAY 17 AM 9:11

REGISTER
DAVIDSON COUNTY, TN.

AMT	74900.00
CO TX	277.13
PRFEE	1.00
MISC	12.00
CFEE	2.00
TOTAL	292.13
CHECK	292.13

05/17/99 01 09:20 0001 e490

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1461118