Name and Address of New Owner(s): Nos.
Everett M. Sharer
1326 Langbrae Drive
Goodlettsville, TN 37072

Send Tax Bills to:
SAME AS NEW OWNER

Map and Parcel
Map 43-12
Parcel 54

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **CITIBANK, N.A. AS TRUSTEE PURSUANT TO THE POOLING SERVICING AGREEMENT DATED DECEMBER 1, 1998 FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF THE MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 1998 2 AND FOR THE BENEFIT OF THE FINANCIAL SECURITY, A CORPORATION,** ("Grantor"), has bargained and sold, and hereby transfers and conveys to **EVERETT M. SHARER** ("Grantee"), 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 property with all appurtenances, estate, title and interest thereto belonging to Grantee, 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:

Subject to notes, easements and building setback lines as may be set forth on Plan of Anderson Estates of record in Book 1110, Page 37, Register's Office for Davidson County, Tennessee and subject to sanitary sewers and/or storm drainage easement to Metropolitan Government of Nashville and Davidson County, Tennessee of record in Book 5420, Page 834, Register's Office for said County.

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 but no further or otherwise.

Executed this the 28 day of December, 1999.

Citibank, N.A. as Trustee, pursuant to the Pooling Servicing Agreement dated December 1, 1998 for the benefit of the Certificate Holders of the Mortgage Loan Asset-Backed Certificates, Series 1998 2 and for the benefit of Financial Security, a Corporation

By: _____
TITLE: Peter Wegner - Asst Vice President

ATTEST: _____
TITLE: Rosemary Melendez Trust Officer

(see next page for notary acknowledgement)

Instr:200001030000653 Page: 1 OF 3
REC'D FOR REC 01/03/2000 4:35:31PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $192.40

STATE OF New York
COUNTY OF New York

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Peter Wegner and Rosemary Melander with whom I am personally acquainted and who upon _____ (his, her, their) oath(s) acknowledged themselves (himself, herself, themselves) to be the ASST-Vice President and Trust Officer for Citibank, N. A. as Trustee (pursuant to the Pooling Servicing Agreement dated December 1,, 1998 for the benefit of the Certifictae Holders of the Mortgage Loan Asset-Backed Certificates, Series 1998 2 and for the benefit of Financial Security, a Corporation), and that Peter Wegner as such ASST-Vice Pres. and Rosemary Melander as such Trust Officer being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the Corporation by the said Peter Wegner as such ASST. Vice Pres. and attesting the same by the said Rosemary Melander as such Trust Officer.

Witness my hand and official seal at office at 111 Wall St New York, New York, on this the 28th day of December, 1999.

Jeffry Berger
Notary Public

My Commission Expires:_____

JEFFRY BERGER
Notary Public, State of New York
No. 01BE5015814
Qualified in Kings County
Commission Expires July 28, [illegible]

JEFFRY BERGER NOTARY PUBLIC STATE OF NEW YORK

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $52,000.00.

Everett M. Shaw
Affiant (Purchaser)

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

Deanie L. Gregory
Notary Public
My Commission Expires: 3-23-2002

mail

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
223 MADISON STREET, S. 103
MADISON, TN 37115

EXHIBIT "A"

LAND in the 11th Civil District of Davidson County, Tennessee, being part of Lot No. 9 on the Plan of Anderson Estates, as of record in Book 1130, Page 27, Register's Office for Davidson County, Tennessee AND being Lots Nos. 20 and 21 on the Plan of Vandiver's Subdivision of the easterly part of said Lot No. 9 of Anderson Estates, unrecorded, and further described as follows: BEGINNING on the easterly margin of Vandiver Drive at a point lying 1,000 feet north of the northerly margin of Old Hickory Blvd., said beginning point being the common front corner of Lots 19 and 20 on said unrecorded plan; thence with the easterly margin of Vandiver Drive, northwardly 100 feet to the common front corner of Lots Nos. 21 and 22; thence with the line between said two lots, eastwardly 157.2 feet to the low water mark of the Cumberland River; thence with said low water mark, southwardly 100.2 feet to the common rear corner of Lots Nos. 19 and 20; thence with the line between said two lots, westwardly 171.4 feet to the beginning.

Being the same property conveyed to Citibank, N.A. as Trustee pursuant to the Pooling Servicing Agreement dated December 1, 1998 for the benefit of the Certificate Holders of the Mortgage Loan Asset-Backed Certificates, Series 1998 2 and for the benefit of Financial Security, a Corporation, by Substitute Trustee's Deed from Arnold M. Weiss, Substitute Trustee which deed is dated October 13, 1999; recorded October 21, 1999 in Book 11712, Page 143, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 130 VANDIVER DRIVE, MADISON, TENNESSEE 37115.