New Owners:
Joseph K. Johnston
Lisa L. Johnston
624 Rebel Road
Old Hickory, TN 37138

Map 63, Group 08-O, Parcel 35

Mail Tax Bills to:
Joseph Johnston
624 Rebel Road
Old Hickory, TN 37138

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
683-029

Instr:200001120004328 Page: 1 OF 3
REC'D FOR REC 01/12/2000 1:27:08PM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $92.50

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 6th day of December 1999, by The Bank of New York as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1997, Series# 1997-B, Grantor, by its duly appointed attorney in fact, which appointment is evidenced by duly recorded Power of Attorney.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Joseph K. Johnston and wife, Lisa L. Johnston, Grantees, the following land in Davidson County, Tennessee:

See attached Legal Description

Commonly known as:418 Capitol Street, Old Hickory, TN 37138

Being the same property conveyed to The Bank of New York, as Trustee under the Pooling and Servicing Agreement *dated as of May 31, 1997, Series 1997-B, Grantor, by Trustee's Deed from Charles H. Child, Successor-Trustee, dated July 31, 1998, recorded in Book 11044 at Page 362, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantees and unto their heirs and assigns forever.

Grantor covenants that it is seised and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

The Bank of New York, as Trustee under the Pooling and Servicing Agreement dated as of May 31, 1997, Series 1997-B, by its attorney in fact

by: RAB
Randall Brown Attorney in fact

EXHIBIT "A"

A lot next to Ed Lindsey 50 feet front by 300 feet being 50 feet of Lots 14, 16, 18, 20, 22, 24, 26, 28, 30, 32, 34 and 36 Block W, in the Hadley, being City Subdivision of the Hulme Tract in the 4th Civil District, as recorded in Book 421, Page 120, Register's Office for Davidson County, Tennessee.

Said Lot being more particularly described as follows: BEGINNING at a point in the North margin of Capital Street, 75 feet West of University Street and running Northwardly at right angles to Capital Street, 300 feet along the common line with Ed Lindsey to a point; thence at right angles Westwardly 50 feet; thence at right angles, Southwardly 300 feet to the margin of Capital Street; thence Eastwardly along the North margin of Capital Street, 50 feet to the point of Beginnning.

Being the same property conveyed to the within named grantors by deed of even date, which instrument is being recorded simultaneously herewith.

Acknowledgment

State of Oklahoma)ss.

County of Tulsa)

Before me, a notary public for the State and County aforesaid, personally appeared Randall Brown, as attorney in fact for The Bank of New York, as Trustee Under the Pooling and Servicing Agreement dated as of May 31, Series 1997-B, the within named bargainor, a corporation, and he, as such attorney in fact, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation thereto by himself as such attorney in fact.

Witness my hand and seal this 6th day of December, 1999.

DARLENE DAVIS NOTARY PUBLIC STATE OF OKLAHOMA TULSA COUNTY Comm. Exp. 6-9-01

Darlene B. Davis
Notary Public

My commission expires:

6-9-01
(Seal)

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, $ 25,000.00, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

RAB
Affiant Randall Brown

State of Tennessee
County of Davidson
The actual consideration or value, whichever is greater, for this transfer is $25,000.00

Affiant

Subscribed and sworn to before me, this the 6th day of December, 1999.

Notary Public
My Commission expires 5-21-00

LURA K. PERRY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.