THIS INSTRUMENT PREPARED BY:
Eva M. Lemeh
Lemeh & Associates
2123 Belcourt Avenue
Nashville, TN 37212

Instr:200002020010853 Page: 1 OF 2
REC'D FOR REC 02/02/2000 12:30:24PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $222.00

WARRANTY DEED

ADDRESS OF NEW OWNER(S):	SEND TAX BILL TO:	MAP & PARCEL NO.
Vicky J. Dean **518 Debbie Drive** **Hermitage, TN 37076**	* SAME*	076-01-124

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value whichever is greater, for this transfer is $60,000.00.

Vicky J. Dean
Affiant

Subscribed to and sworn before me this 1st day of February, 2000.

Notary Public

My Commission Expires: March 25, 2001

FOR AND IN CONSIDERATION OF the sum of Sixty Thousand Dollars ($60,000.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, FIRST BANK NATIONAL ASSOCIATION TR U/A dtd 09/01/96 (EquiCredit Funding Trust 1996-A)(the "Grantor"), has this day bargained and sold, and does hereby transfer and convey unto VICKY J. DEAN (the "Grantee"), her heirs, legal representatives, successors and assigns, certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being Lot No. 93B on the plan of Zone Lot Division of Lots 93, 94, & 95, Tulip Grove Woods, Phase I, of record in Book 6250, Page 566, Register's Office for said county.

Said Lot No. 93B fronts 36.99 feet on the northeasterly margin of Debbie Drive and extends back 170.50 feet on the northwesterly line and 158.09 feet on the southeasterly line to a dead line in the rear measuring 39.85 feet thereon, for a more particular description of said property.

Being the same property conveyed to First Bank National Association, TR U/A dtd 09/01/96 (EquiCredit Funding Trust 1996-A), by Substitute Trustee Deed from Joe M. Kirsch, Substitute Trustee, of record in Book 11540, page 75, said Register's Office.

This is improved real property known as 518 Debbie Drive, Hermitage, TN 37076.

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belongs, to the Grantee, her heirs, legal representatives, successors and assigns forever. The Grantor covenants with the said Grantee that it is lawfully seized and possessed of said real estate in fee simple, has good right to convey it, and that the same is subject to such limitations, restrictions and encumbrances as may affect the premises.

The Grantor further covenants and binds itself, its representatives, successors and assigns, to warrant and forever defend the title to said real estate to said Grantee, her heirs, legal representatives, successors and assigns, against the lawful claims of all persons.

Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall be applicable to all gender.

Witness my hand this 31st day of January, 2000.

FIRST BANK NATIONAL ASSOCIATION, TR U/A
dtd 09/01/96 (EquiCredit Funding Trust 1996-A)

By: Dorothy M. Witt
Dorothy M. Witt

Title: Asst. Vice President

STATE OF FLORIDA)
COUNTY OF Duval)

Before me, Maureen F. Saunders, a Notary Public in and for said County and State, personally appeared Dorothy M. Witt, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged him/herself to be the Asst. Vice President of FIRST BANK NATIONAL ASSOCIATION, TR U/A dtd 09/01/96 (EquiCredit Funding Trust 1996-A), an Illinois corporation, the within named bargainor, and that he/she as the Asst. Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him/herself as the Asst. Vice President of the corporation.

Witness my hand and official seal at Office, this 31st day of January, 2000.

Maureen F. Saunders
Notary Public

My Commission Expires: 6/13/2002

Notary Public State of Florida
MAUREEN F. SAUNDERS
Commission # CC746538
Expires 6 / 13 / 2002