Account No. 0223297

This Instrument Prepared by:
Eldon L. Youngblood
Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue, Suite 4100
Dallas, Texas 75201

Address New Owners ("Grantee")
AND Property Owner and Agency
Responsible for Payment of Taxes:
~~AGUSTIN GUTIERREZ AND~~
~~ARTURO GUTIERREZ~~
GMAC MORTGAGE CORPORATION
100 WITMER ROAD
HORSHAM, PA 19044

Instr:200002030011289 Page: 1 OF 3
REC'D FOR REC 02/03/2000 10:38:19AM
RECORD FEE: $15.00
M. TAX: $0.00 T. TAX: $344.10

Map and Parcel Numbers: MAP 162-3 PARCEL 196

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT ASSOCIATES HOME EQUITY SERVICES, INC., a corporation organized under the laws of the State of New York, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, by its Vice President and its Assistant Secretary, duly authorized by its Board of Directors, for and in consideration of TEN DOLLARS ($10.00) AND OTHER GOOD AND VALUABLE CONSIDERATION in hand paid by the party or parties identified below as GRANTEE hereunder does hereby grant, bargain, sell, and convey unto AGUSTIN GUTIERREZ AND ARTURO GUTIERREZ, husband and wife, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON County, TENNESSEE, and more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 158 ON THE PLAN OF HAYWOOD HILLS, SECTION 3, AS OF RECORD IN BOOK 4460, PAGE 164 AND 165, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAN REFERENCE IS HERE MADE FOR A COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY SERVICES BY TRUSTEE'S DEED FROM ROBERT M. WILSON, JR., SUCCESSOR-TRUSTEE, DATED DECEMBER 1, 1999; RECORDED DECEMBER 21, 1999 AT

INSTRUMENT NO. 199912210306774, PAGES 1-3, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 524 TUSCARORA DRIVE, ANTIOCH, TENNESSEE 37013.

TO HAVE AND TO HOLD the same unto the said GRANTEE, and unto their heirs or successors and assigns, forever with all appurtenances thereunto belonging. And GRANTOR hereby covenants with the said GRANTEE that it will forever warrant and defend the title to said lands against any and all claims and encumbrances done or suffered by it, but against none other.

IN TESTIMONY WHEREOF, the name of GRANTOR is hereunto affixed by its Vice President and its Assistant Secretary, this 11th day of January, 2000.

ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
M. E. Pearcy,
Vice President

ATTEST:

By: _____
Steve Mangiafico,
Assistant Secretary

After Recording, Return to:
AGUSTIN GUTIERREZ AND
ARTURO GUTIERREZ

Advantage Title & Escrow
3354 Perimeter Hill Dr
Suite 142
Nashville TN 37211
615-777-2011

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS NINETY THREE THOUSAND DOLLARS AND NO CENTS ($93,000.00).

Agustin Gutierrez
, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 19th DAY OF JANUARY, 2000.

TAMMY L. JONES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Tammy L Jones
SWORN TO Notary Public,
My Commission expires: 5-28-2003

My Commission Expires MAY 28, 2003

State of TEXAS

County of DALLAS

On this day personally appeared before me, the undersigned notary public in and for the county and state aforesaid, M. E. Pearcy and Steve Mangiafico, and acknowledged to me that they were the Vice President and Assistant Secretary of ASSOCIATES HOME EQUITY SERVICES, INC., and that they, as such officers, and being so authorized to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by themselves as such officers.

GIVEN under my hand and notarial stamp this 11th day of January, 2000.

ESTER M. JOHNSON
Notary Public, State of Texas
My Commission Expires
August 08, 2002

Notary Public