Account No. 0203580

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:
BONITA J. GILBERT
1110 Petway Drive
Nashville, TN 37203

Instr:200002280019060 Page: 1 OF 4
REC'D FOR REC 02/28/2000 1:23:52PM
RECORD FEE: $19.00
M. TAX: $0.00 T. TAX: $207.20

Map and Parcel Numbers: MAP 83-5 PARCEL 188

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT ASSOCIATES HOME EQUITY SERVICES, INC. A/K/A ASSOCIATES HOME EQUITY SERVICES, 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 BONITA J. GILBERT, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON County, TENNESSEE, and more particularly described on EXHIBIT A attached hereto and incorporated herein by this reference.

TO HAVE AND TO HOLD the same unto the said GRANTEE, and unto her 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 23rd day of February, 2000.

ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
M. E. Pearcy,
Vice President

ATTEST:

By: _____
Steve Mangialico
Assistant Secretary

After Recording, Return to:
BONITA J. GILBERT
Greater Nashville Title
223 Madison Street, STE 103
Madison, TN 37115

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS FIFTY SIX THOUSAND DOLLARS AND NO CENTS ($56,000.00).

Bonita J. Gilbert
BONITA J. GILBERT, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 24th DAY OF February, 2000.

Elaine L. Gregory
SWORN TO Notary Public,
My Commission expires: 2-23

ELAINE L. GREGORY NOTARY PUBLIC LARGE STATE OF TENNESSEE

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 23rd day of February, 2000.

Notary Public

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

EXHIBIT A
to
SPECIAL WARRANTY DEED
Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 14 ON THE PLAN OF COBB'S SUBDIVISION OF THE R. K. BROWN PROPERTY, RECORDED IN BOOK 332, PAGE 144, 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 NOVEMBER 4, 1999; RECORDED JANUARY 3, 2000 AS INSTRUMENT NO. 20001030000351 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 1110 PETWAY DRIVE, NASHVILLE, TENNESSEE 37203.