FILE BOX 45

FROM: First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass Through Certificates, Series 1997-03

This instrument prepared by:
RICHARD NORTHCUTT, ATTORNEY
217 Pineway Drive
Nashville, TN 37217

TO: Ralph A. Edwards
Velma E. Edwards

Instr:200003150026652 Page: 1 OF 2
REC'D FOR REC 03/15/2000 1:30:02PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $173.90

Address of New Owner:
Ralph A. Edwards
1221 Alfred Drive
Nashville, TN 37205

Send Tax Bills to:
New Owner

Map-Parcel No.
Map 83-6
Parcel 195

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass Through Certificates, Series 1997-03, hereinafter called the Grantor, has bargained and sold, and by these presents do transfer and convey unto Ralph A. Edwards and wife, Velma E. Edwards, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being the northerly half of Lot D on the plan of the First Subdivision of Brownsville, as of record in Book 21, Page 112, Register's Office for Davidson County, Tennessee. Said part of Lot D fronts 50 feet on the easterly side of Scott Avenue and runs back between parallel lines 200 feet to a dead line.

Being the same property conveyed to First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass Through Certificates, Series 1997-03 by deed from Arnold M. Weiss, as Substitute Trustee, of record in Instrument Number 200001180005933, Register's Office for said County.

The street address of the Real Property is 208 Scott Avenue, Nashville, TN 37207, ____ unimproved/XX improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, GRANTOR has caused this Special Warranty Deed to be executed on the 3/6/00 day of March, 2000.

First Union National Bank

By: Pablo dela Cana
Title: Vice-President

FIRST UNION NATIONAL CORPORATE SEAL

FILE BOX 45

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $47,000.00.

Ralph A Edwards
Affiant

Subscribed and sworn to before me, this the 14th day of March, 2000.

My Commission Expires: 3/24/01

Patricia Nichols
Notary Public

PATRICIA NICHOLS NOTARY PUBLIC AT LARGE DAVIDSON

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

Personally appeared before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Pablo dela Canal with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon his/her oath acknowledged himself/herself to be the Vice-President of First Union National Bank, the within named bargainor(s), and corporation, and that he/she as such Vice-President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Pablo dela Canal as such Vice-President.

Witness my hand and official seal at First Union National Bank, North Carolina, this 16 day of March, 2000.

My Commission Expires: _____

Sandi Dellinger

SANDI DELLINGER
MECKLENBURG, NC
My Commission Expires August 30, 2004

SANDI DELLINGER NOTARY PUBLIC MECKLENBURG COUNTY, NC

Notary Public