Name & Address of New Owner:
TOCCOTA O. OWENS
3035 Sunnyview Drive
Nashville, TN 37218

Send Tax Bills To:
GMAC Mortgage Corporation
P. O. Box 569760
Dallas, TX 75356
REO: A001459

TAX ID NUMBERS:
Map 59-5 Parcel 305

Davidson County DEEDWARR
Recvd: 09/05/00 14:25 4pgs
Fees:19.00 Taxes:259.00
20000905-0087555

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged by the Grantor, NORWEST BANK MINNESOTA, NA AS TRUSTEE FOR CERTIFICATE HOLDERS OF SACO I, INC., SERIES 1999-2 by and through its Attorney-in-Fact, Federal National Mortgage Association, a Corporation organized under and existing pursuant to the laws of the United States, does hereby bargain, sell, transfer and convey unto **TOCCOTA A. OWENS** of 3035 Sunnyview Drive, Nashville, TN 37218, and her assigns, subject to covenants and restrictions of record and matters an accurate survey would reveal, that certain tract or parcel of land in **DAVIDSON COUNTY**, **STATE OF TENNESSEE**, described as follows, to-wit:

The property is commonly known as 3035 Sunnyview Drive, Nashville, TN 37218 and is more particularly described in Exhibit "A" attached hereto and made a part hereof by this reference.

Being the same property conveyed to said Norweset Bank Minnesota NA as Trustee for Certificate Holders of Saco I, Inc., Series 1999-2 by Substitute Trustee's Deed from Clifton E. Darnell, Substitute, Trustee, dated March 23, 2000, and recorded as Instrument No. 200004100036094 in the Register's Office for Davidson County, Tennessee. An amended and corrected Substitute Trustee's Deed to correct the lot number being conveyed is being recorded simulaneously herewith.

To have and to hold said tract or parcel of land together with the appurtenances, estates, title and interest thereto belonging, unto the said Grantee, Toccota A. Owens and her assigns, forever.

Grantee Toccota A. Owens, whose address is 3035 Sunnyview Drive Nashville, TN 37218, is responsible for the payment of real property taxes on subject property for the year 2000 and subsequent years.

Said Norwest Bank Minnesota, NA as Trustee for Certificate Holders of Saco I, Inc., Series 1999-2 hereby warrants the title to said property against the claims of all persons claiming or to claim the same or any part thereof by, through or under the said Grantor, but not otherwise.

In witness whereof, the said Federal National Mortgage Association as Attorney-in-Fact for Norwest Bank Minnesota, NA as Trustee for Certificate Holders of Saco I, Inc., Series 1999-2 has executed this Special Warranty Deed and affixed its corporate seal by its Vice President, this 24th day of August, 2000.

Corporate Seal

Norwest Bank Minnesota, NA as Trustee
for Certificate Holders of Saco, I,
Inc., 1999-2
by and through its Attorney-in-Fact,
Federal National Mortgage
Association

BY: _____
TITLE: TONYA S. WIMBERLY
Vice President

XXXX

STATE OF TEXAS
COUNTY OF DALLAS

Before me, the undersigned authority, a Notary Public within and for the State and County aforeseaid, personally appeared Tonya Wimberly with whom I am personally acquainted and who upon her oath acknowledged herself to be the Vice-President of Federal National Mortgage Association, the within named Attorney-in-Fact for Norwest Bank Minnesota, NA as Trustee for Certificate Holders of Saco I, Inc., Series 1999-2, a Corporation, and that she as such Vice-President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Federal National Mortgage Association by the said Tonya Wimberly as such Vice-President. Further, said officer of Federal National Mortgage Association has executed the foregoing instrument on behalf of Norwest Bank Minnesota, NA as Trustee for Certificate Holders of Saco, I, Inc., Series 1999-2, as Attorney-in-Fact for the said Norwest, pursuant to a Limited Power of Attorney, which is being recorded simultaneously herewith. Said officer acknowledges that she executed the same as the free act and deed of the said Norwest Bank Minnesota, NA as Trustee for Certificate Holders of Saco I, Inc., Series 1999-2.

Witness my hand and official seal at office at Dallas, Texas on this the 24th day of August, 2000.

My Commission expires:
8-18-02

_____
Notary Public, Texas at Large

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value for this transfer, whichever is greater, is $69,000.00

_____
Affiant (Purchaser)

Sworn to and subscribed before me this the 25th day of August, 2000.

_____
Notary Public

Commission expires: _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $70,000.00.

Affiant

Sworn to and subscribed
before me this the 28th
day of AUGUST, 2000.

Notary Public

My Commission expires:

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 256B Buena Vista Estates, Zone Lot Division of Lots 255-256, as of record in Book 6900, Page 118, Register's Office for Davidson County, Tennessee to which plat reference is here made for a complete description thereof.

Being the same property conveyed to Norwest Bank Minnesota as Trustee for Certificate Holders of Saco I, Inc., Series 1999-2 by Substitute Trustee's Deed form Clifton E. Darnell, Subsitute Trustee, dated March 23, 2000, recorded as Instrument No. 200004100036094 in the Register's Office for Davidson County, Tennessee. An amended and corrected Substitute Trustee's Deed to correct lot number being conveyed is being recorded prior to this Instrument.