Account No. 034919300253920

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:
GORDON BANKS
6137 Beals Lane
Nashville, TN 37218

Davidson County DEEDWARR
Recvd: 10/31/00 14:28 4pgs
Fees:19.00 Taxes:92.50
20001031-0107981

Map and Parcel Numbers: 59-16-30

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 GORDON BANKS, an individual, 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 his 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 27th day of October, 2000.

ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
D. K. Lowder,
Vice President

ATTEST:

By: _____
John Berczuk,
Assistant Secretary

After Recording, Return to:

Greater Nashville Title Company
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 TWENTY FIVE THOUSAND DOLLARS AND NO CENTS ($25,000.00).

D. K. Lowder, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 27th DAY OF October, 2000.

TROYCE S. RICHARDSON
Notary Public
State of Texas
Comm. Expires 08-19-2002

SWORN TO Notary Public,
My Commission expires: _____

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, D. K. Lowder and John Berczuk, 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 27th day of October, 2000.

TROYCE S. RICHARDSON
Notary Public
State of Texas
Comm. Expires 08-19-2002

Notary Public

EXHIBIT A
to
SPECIAL WARRANTY DEED
Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 15 ON THE MAP OF HAYNIES CLEVELAND PLAN AS OF RECORD IN BOOK 161, PAGE 35, REGISTER'S OFFICE FOR SAID COUNTY, AND DESCRIBED ACCORDING TO A SURVEY MADE BY E. L. MILLER, JR. AND CO., DATED JANUARY 23, 1961.

SAID LOT FRONTS 40 FEET ON THE EASTERLY SIDE OF WHITES CREEK PIKE AND RUNS BACK 135 FEET, MORE OR LESS, ON THE NORTHERLY LINE AND 133 FEET ON THE SOUTHERLY LINE ALONG THE NORTHERLY MARGIN OF FRANCIS STREET, TO AN ALLEY IN THE REAR, ON WHICH IT MEASURES 35 FEET, MORE OR LESS.

Being the same property conveyed to Associates Home Equity Services, Inc. Trustee's Deed from Nelwyn Inman, as Substitute Trustee, as shown of record in Instrument #200008180081893, Register's Office for Davidson County, Tennessee.