Account No. 030137840184721

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:
LELAND D. WATTS
2819 Gallatin Road
Nashville TN 37216

RETURN TO:
COMMONWEALTH TITLE AGENCY
CITY [illegible], INC.
333 GALLATIN RD. SOUTH
MADISON, TN 37115

Davidson County DEEDWARR
Recvd: 11/16/00 13:56 4pgs
Fees:19.00 Taxes:81.40
20001116-0113710

Map and Parcel Numbers: MAP 082-08, PARCEL 100

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 LELAND D. WATTS, a married man, 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 14th day of November, 2000.

ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
D. K. Lowder,
Vice President

ATTEST:

By: _____
John Berczuk,
~~Assistant~~ Secretary

After Recording, Return to:

RETURN TO:
COMMONWEALTH TITLE AGENCY
OF NASHVILLE, INC.
333 GALLATIN RD. SOUTH
MADISON, TN 37115

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS TWENTY TWO THOUSAND DOLLARS AND NO CENTS ($22,000.00).

_____
D. K. Lowder, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 14th DAY OF November, 2000.

DEANNA LEIGH THOMAS
Notary Public
Davidson County
TENNESSEE

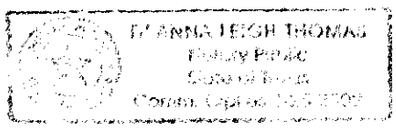
_____
SWORN TO Notary Public,
My Commission expires: _____

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 14th day of November, 2000.



Notary Public

EXHIBIT A
to
SPECIAL WARRANTY DEED
Property Description

BEING LOT NO. 6 AND THE WESTERLY ONE-HLAF OF LOT NO. 5 OF BLOCK "A" ON THE PLAN OF NASHVILLE TRUST COMPANY'S SUBDIVISION OF THE A.W. SHYRER PROPERTY, OF RECORD IN PLAT BOOK 843, AT PAGE 25, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY SERVICES, INC, A NEW YORK CORPORATION, BY SUBSTITUTE TRUSTEE'S DEED FROM FRED W. BEESLEY, JR., SUBSTITUTE TRUSTEE, OF RECORD IN INSTRUMENT NO. 20001107-0110350, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 844 SEYMOUR AVENUE, NASHVILLE, TENNESSEE 37206.