Account No. 034209320215766

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:
SHANTELL PILLOW
2432 Ponderosa Way
Antioch, TN 37013

Davidson County DEEDWARR
Recvd: 12/08/00 13:17 3pgs
Fees:15.00 Taxes:381.10
20001208-0121200

Map and Parcel Numbers: 149.06-8

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That Associates Financial Services Company also known as 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 SHANTELL PILLOW, an individual, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON County, TENNESSEE, and more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 19 ON THE PLAN OF PEBBLE CREEK SUBDIVISION, SECTION III, OF RECORD IN BOOK 5 210, PAGE 169, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION. BEING THE SAME PROPERTY CONVEYED TO NADINE M. BUCHANAN FROM DONALD D. BUCHANAN AS SET FORTH IN DEED BOOK 10809 AT PAGE 741, RECORDED 02/25/98.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY SERVICES, INC. BY DEED FROM NADINE BUCHANAN F/K/A NADINE M. BOYKINS AND DONALD D. BUCHANAN DATED JULY 26, 2000 AND RECORDED ON Instrument #200001026-0106268 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. **

This improved property also known as: 2432 PONDEROSA WAY, ANTIOCH, TENNESSEE 37013.

**Further being the same property vested in Associates Financial Services Company A/K/A Associates Home Equity Services, Inc. by Decree For Redemption of the Chancery Court for Davidson County, Tennessee No. 00-781-III, a certified copy of which is being recorded simultaneously herewith.

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 ~~16th day of October, 2000~~ 28th day of November, 2000.

Associates Financial Services Company A/K/A
ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
M. E. Pearcy,
Vice President

ATTEST:

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

After Recording, Return to:
Greater Nashville Title & Closing 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 ONE HUNDRED THREE THOUSAND DOLLARS AND NO CENTS ($103,000.00).

M. E. Pearcy, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 16th DAY OF OCTOBER, 2000. 28th day of November, 2000.

DEANNA LEIGH THOMAS
Notary Public
State of Texas
Comm. Expires 2-25-2002

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, M. E. Pearcy 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 16th day of October, 2000. 28th day of November, 2000.

DEANNA LEIGH THOMAS
Notary Public
State of Texas
Comm. Expires 2-25-2002

Notary Public