Name and Address of New Owner(s):
1235 Apache Lane
Madison, TN 37115

Send Tax Bills to:
Same as New Owners

TAX ID NUMBERES: 13-3347003
MAP 52-7 PARCEL 1

Davidson County DEEDWARR
Recvd: 12/15/00 14:37 3pgs
Fees:15.00 Taxes:184.63
20001215-0123526

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **BANKERS TRUST COMPANY OF CALIFORNIA, N.A. AS CUSTODIAN OR TRUSTEE UNDER THE APPLICABLE CUSTODIAL OR TRUST AGREEMENT, BY AND THROUGH ITS ATTORNEY-IN-FACT, EMC MORTGAGE CORPORATION, SUBSTITUTE SERVICER**, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **LLOYD JOHNSON AND WIFE, DONNA JOHNSON** ("Grantees"), their successors, heirs and assigns, certain land in **DAVIDSON** County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantee (s), their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Subject to notes, easements and building setback lines as may be set forth on Plat of Rosewood Subdivision as of record in Book 6900, Page 902, Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantee(s) that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantee(s), their successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor not not further or otherwise.

Executed this the 8 day of December, 2000.

Bankers Trust Company of California
N. A. as Custodian or Trustee
BY ITS ATTORNEY-IN-FACT
EMC Mortgage Corporation
Substiture Servicer

BY ITS DULY AUTHORIZED OFFICERS

Linda E. Hicks

TITLE: LINDA E. HICKS ~~VICE PRESIDENT~~

ATTEST: Carolyn H. Walker

TITLE: Carolyn H. Walker ~~Assistant Secretary~~

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF TEXAS
COUNTY OF DALLAS

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared LINDA E. HICKS AND CAROLYN H. WALKER with whom I am personally acquainted and who upon THEIR (his, her, their) oaths acknowledged THEMSELVES (himself, herself, themselves) to be the VICE PRESIDENT and ASST. SECRETARY respectively of the **EMC Mortgage Corporation, as Substitute Servicer,** the within named Attorney-in-Fact for **Bankers Trust Company of California, N. A. as Custodian or Trustee,** a corporation, and that LINDA E. HICKS as such VICE PRESIDENT and CAROLYN H. WALKER as such ASST. SECRETARY being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of **EMC Mortgage Corporation, Substitute Servicer** by the said VICE PRESIDENT, as such LINDA E. HICKS and attesting the same by the said CAROLYN H. WALKER as such ASST. SECRETARY. Further, said officer(s) of said EMC Mortgage Corporation have executed the foregoing instrument on behalf of EMC Mortgage Corporation, Substitute Servicer as Attorney-in-Fact for said **Bankers Trust Company of California, N. A. as Custodian or Trustee,** pursuant to a Limited Power of Attorney being recorded simultaneously with this instrument.

Witnsss my hand and official seal at office at DALLAS, TEXAS on this the 8 day of December, 2000.

sallywalker
Notary Public

My Commission Expires: 7/9/01

SALLY WALKER
NOTARY PUBLIC
State of Texas
Comm Exp. 07-09-2001

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $49,900.00.

Affiant (Purchaser)

Subscribed and sworn to before me this 12th day of December, ~~1999.~~ 2000.

Notary Public
My Commission Expires: 3-23-02

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
223 MADISON STREET, S. 103
MADISON, TN 37115

EXHIBIT "A"

LAND in Davidson County, Tennessee, being Lot No. 1 on the Plan of Rosewood Subdivision of record in Book 6900, Page 902, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a complete description thereof.

Being the same property conveyed to Bankers Trust Company of California, N. A. as Custodian or Trustee under the applicable Custodial or Trust Agreement, which deed is dated August 17, 2000 and recorded August 25, 2000 as Instrument No. 200008250084194 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 835 NEELYS BEND ROAD, MADISON, TN 37115.