THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for the transfer is $122,500.00

Angela M. Lahr
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE ~~15th~~ 3rd day of ~~December~~ January, 2000.

Notary Public
My Commission Expires: 2-18-01

FROM: First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass Through Certificates, Series 1997-03

TO: Maurice Bishop
MaryAnn Bishop

Address of New Owner:
Maurice Bishop
137 Timber Ridge Drive
Nashville, TN 37217

Send Tax Bills to:
OWNER

Davidson County DEEDWARR
Recvd: 01/23/01 09:03 2pgs
Fees:11.00 Taxes:453.25

20010123-0006712

Map-Parcel No.
MAP: 136-7
PARCEL: 35

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass Through Certificates, Series 1997-03, hereinafter called the Grantor, has bargained and sold, and by these presents do transfer and convey unto Maurice Bishop and wife, MaryAnn Bishop, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows to wit: Land in Davidson County, Tennessee, being Lot No. 54 on the Plan of Priest Lake Park, Section Two, of record in Book 4175, Pages 56, 57 and 58, Register's Office for said County. Said Lot No. 54 fronts 98.50 feet on the westerly margin of Timber Ridge Drive and extends back between parallel lines 125.00 feet to a dead line.

Being the same property conveyed to First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass Through Certificates, Series 1997-03 by deed from Arnold M. Weiss, as Substitute Trustee, of record in Instrument Number 200005160049235, Register's Office for said County.

The street address of the Real Property is 137 Timber Ridge Drive, Nashville, TN 37217, __ unimproved/XX improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, GRANTOR has caused this Special Warranty Deed to be executed on the 14 day of December, 2000.

FIRST UNION NATIONAL BANK

By: PABLO DE LA CANAL
Title: VICE PRESIDENT

FIRST UNION NATIONAL BANK CORPORATE SEAL

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

Personally appeared before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Pablo de la Cana with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon his/her oath acknowledged himself/herself to be the Vice President of First Union National Bank, the within named bargainor(s), and corporation, and that he/she as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Pablo de la Cana as such Vice President.

Witness my hand and official seal at Charlotte, North Carolina this 14 day of December, 2000.

My Commission Expires:

Sandi Dellinger
Notary Public

SANDI DELLINGER
MECKLENBURG, NC
My Commission Expires August 30, 2004