This instrument prepared by
and after recording return to:

Linda S. Harris & Associates
213 Ward Circle, Suite 200
Brentwood, Tennessee 37027

Send Tax Bills to:

New Owner

Map: 108-12

Parcel: 126

Address of New Owner:

Teresa Marlene Stiles
3230 Lakeford Drive
Nashville, Tenn. 37214

Davidson County DEEDWARR
Recvd: 02/01/01 13:32 2pgs
Fees:11.00 Taxes:195.73
20010201-0009975

****

SPECIAL WARRANTY DEED

State of Florida
County of Duval

That **U.S. Bank National Association, F/K/A First Bank National Association, TR U/A dtd 3-1-99 (EQCC Home Equity Loan Trust 1999-1)** (herein called the "Grantor"), for and in consideration of the sum of Ten Dollars ($10.00) and other good and valuable consideration to the Grantor in hand paid by **Teresa Marlene Stiles**, (herein called the "Grantee"), the receipt and sufficiency of which are hereby acknowledged, has **GRANTED, SOLD AND CONVEYED**, and by these presents does **GRANT, SELL AND CONVEY**, unto the Grantee, that certain tract or parcel of real property situated in **Davidson** County, Tennessee, described below together with all and singular the rights, benefits, privileges, easements, tenements and appurtenances pertaining thereto, including any right, title and interest of the Grantor in and to adjacent streets, roads, alleys, improvements, buildings and fixtures located thereon (said land, together with such rights, benefits, privileges, tenements and appurtenances, and improvements, buildings and fixtures being hereinafter collectively called the "Property"):

Land in Davidson County, Tennessee, being Lot No. 34B, Zone Lot Division, Section Three of East Lake Subdivision, of record in Book 5200, page 678, Register's Office of Davidson County, Tennessee, to which reference is hereby made for a more particular description of said property.

Being the same property conveyed to U. S. Bank National Association, F/K/A First Bank National Association, TR U/A dtd 3-1-99 (EQCC Home Equity Loan Trust 1999-1) by deed from Joe M. Kirsch, Substitute Trustee, of record in Book 11726, page 661, Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for the year 2001, and to any and all restrictions and easements as may be of record.

TO HAVE AND TO HOLD the Property, together with all and singular rights and appurtenances thereto in anywise belonging, as aforesaid, unto the Grantee, its successors and assigns, forever, subject to those matters as set forth herein.

The Grantor, for itself and its heirs, successors and assigns covenants with the Grantee that the Grantor is lawfully seized of a good, absolute and individual estate in fee simple of the Property, subject only to those matters as set forth herein; that the Grantor has good right and lawful authority to sell and convey the property; that the Grantor has done no act to encumber the Property; and that the Grantee shall have quiet possession of the Property; and the Grantor does hereby bind itself, its successors and assigns, to **WARRANT AND FOREVER DEFEND** all and singular the

Property unto the Grantee, its successors and assigns, against only such persons whosoever lawfully claiming or to claim the same or any part thereof, by, through or under the Grantor.

IN WITNESS WHEREOF, this Special Warranty Deed is executed by the Grantor as of this, the 24th day of **January, 2001.**

U.S. Bank National Association, F/K/A First Bank National Association, TR U/A dtd 3-1-99 (EQCC Home Equity Loan Trust 1999-1) By EquiCredit Corporation of America, Attorney-In-Fact,

Dorothy M. Witt

Grantor Dorothy M. Witt, Assistant Vice President

State of Florida
County of Duval

Personally appeared before me, the undersigned, a Notary Public of said County and State, Dorothy M. Witt, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that She executed the within instrument for the purposes therein contained, and who further acknowledged upon oath or affirmation that She is Assistant Vice President of EquiCredit Corporation of America, the maker, and is authorized by maker to executed this document on its behalf.

WITNESS my hand and official seal, at office, this 24th day of January, **2001.**

Notary Public

My Commission Expires:

STEPHANIE MCDANIEL
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC948439
EXPIRES 6/25/2004
BONDED THRU ASA 1-888-NOTARY1

State of
County of

The actual consideration or value for this property (whichever is greater) is $52,900.00 .

Sworn to and subscribed before me this 24th day of **January**, **2001.**

Brenda R Lehman

Notary Public

My Commission Expires: 3/10/2003

BRENDA R. LEHMAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

STEPHANIE MCDANIEL
NOTARY PUBLIC - STATE OF FLORIDA
COMMISSION # CC948439
EXPIRES 6/25/2004
BONDED THRU ASA 1-888-NOTARY1