Return To: Greater NAshville Title
223 Madison Street Suite 103
Madison, TN 37115

3245 Smith Springs Rd

LN#1098147 0
Arebeci

Name and of New Owner(s):
Pompeyo Luna Cespedes
and wife, Judy Cespedes
~~2245 Smith Springs Rd.~~
~~Nashville, TN 37217~~

Send Tax Bills to:
Homeside Lending, Inc.
P. O. Box 7198
Pasadena, CA 91109-7198

Tax ID Nos.
Map 135-229

Davidson County DEEDWARR
Recvd: 02/14/01 14:19 3pgs
Fees:15.00 Taxes:347.80
20010214-0014333

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, BY AND THROUGH ITS ATTORNEY-IN-FACT, Advanta Mortgage Corp.**, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **POMPEYO LUNA CESPEDES AND WIFE, JUDY CESPEDES** ("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 Grantees, 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 property taxes for year 2001, a lien, but not yet due and payable; subject to the Right-of-Way of Smith Springs Road; subject to Sewer Easement of record in Book 8353, Page 305 in favor of Metropolitan Government of Nashville and Davidson County, Tennessee and further subject to an Easement for ingress and egress in and to a graveyard as set out in Deed Book 1116, Page 216, said Register's Office.

Grantor covenants with Grantees 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 Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor but no further or otherwise.

Executed this the 1 day of February, 2001.

Bankers Trust Company of
California, N.A. as Custodian
or Trustee
BY ITS ATTORNEY-IN-FACT
Advanta Mortgage Corp.
BY ITS DULY AUTHORIZED OFFICER(S)

BY: _____
TITLE: GLORIA WRIGHT, VICE PRESIDENT

ATTEST: _____
TITLE: SCOTT E. DUDENBOSTEL
ASSISTANT SECRETARY

~~SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS~~

STATE OF PENNYSLVANIA
COUNTY OF Montgomery

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Glora W Wright and Scott E. Dinkelacker with whom I am personally acquainted and who upon oath (his, her, their) oath(s) acknowledged themselves (herself, himself, themselves) to be the Vice President and Asst Sect respectively of **Advanta Mortgage Corp.** the within named Attorney-in-Fact for Bankers Trust Company of California, N.A. as Custodian or Trustee, and that Glora W Wright as such Vice President and Scott E. Dinkelacker as such Asst Sect being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Advanta Mortgage Corp. by the said Glora Wright as such Vice President and attesting the same by the said Scott E. Dinkelacker as such Asst Secretary.

Further, said officer(s) of said Advanta Mortgage Corp. have executed the foregoing instrument on behalf of Advanta Mortgage Corp. as Attorney-In-Fact for Bankers Trust Company of Californai, N.A., as Custodian or Trustee pursuant to a Limited Power of Attorney of record as Instrument No. 200012050119479 in the Register's Office for Davidson County, Tennessee. and said Officer(s) of Advanta Mortgage Corp. acknowledge that they executed the same as the free act and deed of the said Bankers Trust Company of California, N.A. as Custodian or Trustee.

Witness my hand and official seal at office at Horsham, Pennyslvania, on this the 1 day of February, 2001.

Celeste Robinson
Notary Public

Notarial Seal
Celeste F. Robinson, Notary Public
Horsham Twp., Montgomery County
My Commission Expires May 3, 2004
Member, Pennsylvania Association of Notaries

My Commission Expires: 5-3-2004

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $94,000.00.

Pompeyo Luna Cespedes
Judy Cespedes
Purchaser

Subscribed and sworn to before me
this the 12th day of February, 2001.

Deanie L. Gregory
Notary Public

My Commission Expires: 3-23-02

THIS INSTRUMENT PREPARED BY & RETURN TO:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
Greater Nashville Title
223 Madison Street Suite 103
Madison, TN 37115

Attachment "A"

Being a parcel of land located in Davidson County, and being more particularly described according to a survey by R.L. Montoya Land Surveying, Inc., dated 02-05-2001, as follows:

Beginning at an Iron Rod (old), said point falling on the southerly margin of Smith Springs Road, said point also being the northwest most corner of the herein described property, thence; along said margin, South 86 degrees 23 minutes 51 seconds East, 17.90 feet, to an Iron Rod (old), thence; leaving said margin, South 00 degrees 25 minutes 00 seconds East, 391.79 feet, to an Iron Rod (old), said point being the southeast most corner of the herein described property, thence; North 83 degrees 38 minutes 21 seconds West, 185.55 feet, to an Iron Rod (old), said point being the southwest most corner of the herein described property, thence; North 4 degrees 12 minutes 16 seconds East, 167.31 feet, to an Iron Rod (old), thence; South 84 degrees 12 minutes 23 seconds East, 138.97 feet, to an Iron Rod (old), thence; North 3 degrees 25 minutes 51 seconds East, 219.92 feet, to the point of beginning, containing 35,618.68 square feet and /or 0.82 acres more or less.

Being the same property conveyed to Bankers Trust Company of California, N.A. as Custodian or Trustee, Substitue Trustee Deed from Clifton E. Darnell, as Substitute Trustee of record in Instrument #20000720071866 Register's Office for Davidson County, Tennessee.