Account No. 0232457

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:
MARGARET S. PHARRIS
5366 Simpkins Road
Whites Creek, Tenn. 37189

Davidson County DEEDWARR
Recvd: 02/26/01 14:49 3pgs
Fees:15.00 Taxes:219.04
20010226-0017695

Map and Parcel Numbers: MAP 59-6, PARCEL 17

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT 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 Assistant 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 MARGARET S PHARRIS, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON County, TENNESSEE, and more particularly described on EXHIBIT A attached hereto and incorporated herein by this reference.

MSP

LOCATED IN DAVIDSON COUNTY, TENNESSEE: BEING LOT NO. 57 ON THE PLAN OF BUENA VISTA ESTATES, SECTION 2, OF RECORD IN PLAT BOOK 4175, PAGE 139, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HERE MADE FOR A COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY SERVICES, INC. BY QUIT CLAIM DEED IN LIEU OF FORECLOSURE FROM MARGARET L. BLAIR, AN UNMARRIED PERSON OF RECORD IN INSTRUMENT #200006260062958 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 4126 AMES COURT, NASHVILLE, TENNESSEE 37218-1701.

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 Assistant Vice President and its Assistant Secretary, this 19 day of February, 2001.

ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
John Berczuk,
Assistant Vice President

ATTEST:

By: _____
Deborah Guffey,
Assistant Secretary

After Recording, Return to:
Greater Nashville Title Co.
223 Madison St., S. 103
Madison, TN 37115

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS FIFTY NINE THOUSAND TWO HUNDRED DOLLARS AND NO CENTS ($59,200.00).

_____
John Berczuk, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 19 DAY OF FEBRUARY, 2001.

ERIK M. JOHNSON
Notary Public, State of Texas
My Commission Expires
August 6th, 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, John Berczuk and Deborah Guffey, and acknowledged to me that they were the Assistant 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 19 day of February, 2001.

ERIK M. JOHNSON
Notary Public, State of Texas
My Commission Expires
August 6th, 2002

Notary Public