Account No. 034149330253795

This Instrument Prepared by:
Eldon L. Youngblood
Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue, Suite 4100
Dallas, Texas 75201

Davidson County DEEDWARR
Recvd: 05/01/01 17:00 4pgs
Fees:19.00 Taxes:340.40
20010501-0044197

Address New Owners ("Grantee")
AND Property Owner and Agency
Responsible for Payment of Taxes:
JOHN GUIRGUIS AND JOSEPHINE GUIRGUIS
BANK OF AMERICA
PO BOX 2325
COROAPOLLIS, PA 15108

Map and Parcel Numbers: MAP 136 13-0 PARCEL 109.00

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

THAT ASSOCIATES HOME EQUITY LOAN CORPORATION, a corporation organized under the laws of the State of Florida, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, by its 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 JOHN GUIRGUIS AND JOSEPHINE GUIRGUIS, husband and wife, 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.

TO HAVE AND TO HOLD the same unto the said GRANTEE, and unto their 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 Vice President and its Assistant Secretary, this 16th day of January, 2001.

ASSOCIATES HOME EQUITY LOAN CORPORATION

By _____
S. Hildreth,
Vice President

ATTEST:

By: _____
Steve Mangiafico,
Assistant Secretary

After Recording, Return to:

_____
_____
_____

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS NINETY TWO THOUSAND DOLLARS AND NO CENTS ($92,000.00).

_____
S. Hildreth, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 16th DAY OF January, 2001.

_____
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, S. Hildreth and Steve Mangiafico, and acknowledged to me that they were the Vice President and Assistant Secretary of ASSOCIATES HOME EQUITY LOAN CORPORATION, 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 16th day of January, 2001.

Deanna Leigh Thomas

Notary Public

EXHIBIT A
to
SPECIAL WARRANTY DEED
Property Description

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 10, EDGE-O-LAKE, SECTION 20-A OF RECORD IN PLAT BOOK 5200, PAGE 183, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HERE MADE FOR A COMPLETE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY LOAN CORPORATION, BY SUBSTITUTE TRUSTEE'S DEED FROM NORMAN B. JACKSON, SUBSTITUTE TRUSTEE OF RECORD IN INSTRUMENT #20000925-0094831 REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 3009 GOODWIN DRIVE, NASHVILLE, TENNESSEE 37217.