Davidson County DEEDTRS
Recvd: 05/24/01 16:45 2pgs
Fees:11.00 Taxes:481.74
20010524-0054498

Tennessee
Map # 42-12-47

Robert Hardeman
Ocwen # 4150002360

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated October 7, 1998, and recorded in Book 11324 Page 430 in the Register's Office of Davidson County, Tennessee, Robert Hardeman and Dana Leigh Hardeman, conveyed to TransContinental Title, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Register's Instrument No. 20010409-0034451 in the Register's Office of said County; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was Courthouse of Davidson County, Tennessee; and,

WHEREAS, at the time and place mentioned in said advertisement the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Wells Fargo Bank, Minnesota, N. A. f/k/a Norwest Bank Minnesota, National Association, as successor trustee to Bankers Trust Company of California, N.A., as Trustee Under the Pooling and Servicing Agreement, Dated as of December 23, 1998, Delta Funding Home Equity Loan Trust 1998-4, C/O Delta Funding Corporation, as Servicing agent, a corporation, being the highest and best bidder, became the purchaser of said property at and for the sum of One Hundred Thirty Thousand Two Hundred Dollars and 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Wells Fargo Bank, Minnesota, N. A. f/k/a Norwest Bank Minnesota, National Association, as successor trustee to Bankers Trust Company of California, N.A., as Trustee Under the Pooling and Servicing Agreement, Dated as of December 23, 1998, Delta Funding Home Equity Loan Trust 1998-4, C/O Delta Funding Corporation, as Servicing agent of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Wells Fargo Bank, Minnesota, N. A. f/k/a Norwest Bank Minnesota, National Association, as successor trustee to Bankers Trust Company of California, N.A., as Trustee Under the Pooling and Servicing Agreement, Dated as of December 23, 1998, Delta Funding Home Equity Loan Trust 1998-4, C/O Delta Funding Corporation, as Servicing agent, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Land in the 11th Civil District of Davidson County, Tennessee, Being the Easterly 100 feet of the Northerly 145 feet of Lot No. 10 on the map of W. W. Gray's plan of Lots Madison, Tennessee, as of record in Book 974, Page 22, Register's Office for Davidson County, Tennessee.

Robert Hardeman obtained title to the above referenced real estate by Deed of record in Book 11324, Page 428, Register's Office of Davidson County, Tennessee.

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Wells Fargo Bank, Minnesota, N. A. f/k/a Norwest Bank Minnesota, National Association, as successor trustee to Bankers Trust Company of California, N.A., as Trustee Under the Pooling and Servicing Agreement, Dated as of December 23, 1998, Delta Funding Home Equity Loan Trust 1998-4, C/O Delta Funding Corporation, as Servicing agent, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	10.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	129,385.00
	$130,200.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on May 15, 2001 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On May 15, 2001 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

NOTARY PUBLIC

SHELLEY S. STEWART NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 11-14-04

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
513 Charles Drive,
Madison, Tennessee 37115

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Wells Fargo Bank, Minnesota, N. A.
C/o Ocwen Federal Bank, FSB
1675 Palm Beach Lakes Blvd., Floor 10C
West Palm Beach, FL 33401

Mortgagee: None

mail to:

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 130,200.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF May 15 20 01
NOTARY PUBLIC Shelley S. Stewart
MY COMMISSION EXPIRES

SHELLEY S. STEWART NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 11-14-04