Account No. 034107910201547

Return To: Greater Nashville Title
200 Madison Street
Madison, Tn 37115

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:
MINERVA A INGRAM
326 Ewing Drive
Nashville, TN 37207

Davidson County DEEDWARR
Recvd: 06/01/01 14:46 3pgs
Fees:15.00 Taxes:277.50
20010601-0057192

Map and Parcel Numbers: 60-2-274

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 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 MINERVA A INGRAM, an individual, herein, whether one or more, called "GRANTEE", all that certain real property situated in DAVIDSON County, TENNESSEE, and more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 111 ON THE PLAN OF HILLHURST ACRES, SECTION 1, AS OF RECORD IN BOOK 2331, PAGE 50, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, WHICH PLAN REFERENCE IS HEREBY MADE FOR MORE COMPLETE AND ACCURATE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO ASSOCIATES HOME EQUITY SERVICES, INC. BY DEED FROM ROBERT P. ZIEGLER, SUBSTITUTE TRUSTEE, DATED MARCH 30, 1998 AND RECORDED ON MARCH 31, 1998 IN VOLUME 10861 AT PAGE 980 IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This improved property also known as: 326 EWING DRIVE, NASHVILLE, TENNESSEE 37207.

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 25th day of May, 2001.

ASSOCIATES HOME EQUITY SERVICES, INC.

By _____
Tony Malone, Asst. Vice President

ATTEST:

By: _____
Deborah Guffey, Assistant Secretary

After Recording, Return to:
Greater Nashville Title & Closing Company
200 Madison Street
Madison, TN 37115

State of TENNESSEE

County of DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS SEVENTY FIVE THOUSAND DOLLARS AND NO CENTS ($75,000.00).

Minnie Ingram
_____, Affiant

SUBSCRIBED AND BEFORE ME, THIS THE 25th DAY OF MAY, 2001.

DEANIE L. GREGORY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAR. 23, 2002

Deanie L. Gregory
SWORN TO Notary Public,
My Commission expires: 3-23-02

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, Tony Malone and Deborah Guffey, and acknowledged to me that they were the Asst. 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 25th day of May, 2001.

Troyce S. Richardson
Notary Public

TROYCE S. RICHARDSON
Notary Public
State of Texas
Comm. Expires 08-19-2002