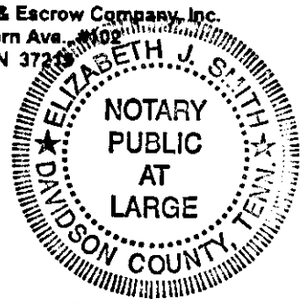
03

Realty 12A

Prepared by:
Realty Title & Escrow Company, Inc.
3815 Cleghorn Ave., #102
Nashville, TN 37215



My Commission Expires
November 29, 2003

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for this transfer is $52,000.00

Affiant

Subscribed and sworn to before me this 8th day of June, 2001.

Notary Public
My commission expires:

Address of New Owner:	Send Tax Bills to:	Tax-Information
Justin B. Heacock 1807 Long Avenue Nashville, TN 37206	New Owner	94-02-0 097

Davidson County DEEDWARR
Recvd: 06/15/01 13:25 2pgs
Fees:11.00 Taxes:192.40

20010615-0063568

SPECIAL WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Bank One National Association, as Trustee F/K/A First National Bank of Chicago, as trustee in the trust for the Registered Holders of Delta Funding Home Equity Loan Asset–Backed Certificated, Series 1999-3, c/o Delta Funding Corporation, as Servicing Agent, hereinafter referred to as Grantor, has bargained and sold, and does hereby transfer and convey to Justin B. Heacock, Ronald L. Heacock and wife, Karen M. Walasek, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit:

> Land in Davidson County, Tennessee, being Lot No. 166 on the Plan of Edgefield Land Company's First Subdivision, of record in Book 57, Page 130, Register's Office for said County, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Bank One, National Association, as Trustee F/K/A First National Bank of Chicago, as trustee in the trust for the Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificated, Series 1999-3, c/o Delta Funding Corporation, as Servicing Agent by Substitute Trustee's Deed from Arnold M. Weiss, Substitute Trustee, of record in Instrument No. 20001012-0101254, Register's Office for Davidson County, Tennessee.
>
> This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
>
> This property is improved property known as 1807 Long Avenue, Nashville, TN 37206.

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs, successors and assigns, forever. Grantor covenants with Grantees that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor hereby covenants with Grantee that Grantor will forever defend Grantee against claims of all persons claiming by, through or under Grantor, but no further or otherwise.

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

WITNESS my hand this 7 day of June, 2001.

Bank One National Association, Trustee F/K/A First National Bank of Chicago, as trustee in the trust for the Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificated, Series 1999-3, c/o Delta Funding Corporation, as Servicing Agent

By its Attorney in Fact, Ocwen Federal Bank FSB

By: _____
Title

MARGERY ROTUNDO
Vice President

STATE OF Florida
COUNTY OF Palm Beach

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named MARGERY ROTUNDO Vice President, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that (s)he executed the within instrument for the purposes therein contained, and who further acknowledged that (s)he is the V-P of Ocwen Federal Bank FSB, and that (s)he is authorized by Ocwen Federal Bank FSB to execute this instrument on its behalf, and who further acknowledged that Ocwen Federal Bank FSB is the attorney in fact for Bank One National Association as Trustee F/K/A First National Bank of Chicago, as trustee in the trust for the Registered Holders of Delta Funding Home Equity Loan Asset- Backed Certificated, Series 1999-3, c/o Delta Funding Corporation, as Servicing Agent, and that Ocwen Federal Bank FSB is authorized by Bank One National Association as Trustee F/K/A First National Bank of Chicago, as trustee in the trust for the Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificated, Series 1999-3, c/o Delta Funding Corporation, as Servicing Agent, to execute this instrument on its behalf.

Witness my hand and official seal at Palm Beach, FL, this 7 day of June, 2001.

_____
Notary Public

My commission expires 5/25/03

JULIA TOWERS
MY COMMISSION # CC 839563
EXPIRES: May 25, 2003
Bonded Thru Notary Public Underwriters

OCWEN FEDERAL BANK FSB CORPORATE SEAL WEST PALM BEACH FLORIDA