Name and Address of Newp Owner(s):
Rebecca D. Beard
911 Mitchell Road
Nashville, Tennessee 37216

Send Tax Bills to:
National Bank of Commerce
115 29th Avenue South
Nashville, TN. 37212

TAX ID NOS.
Map 83-8 Parcel 177

Davidson County DEEDWARR
Recvd: 06/20/01 14:12 3pgs
Fees:15.00 Taxes:314.50
20010620-0065466

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **Norwest Bank Minnesota, N.A., as Trustee of Centex Home Equity Loan Trust 1999-2 under the Pooling and Servicing Agreement dated as of May 1, 1999**, ("Grantor"), has bargained and sold, and hereby transfers and convey to **Rebecca D. Beard,** *("Grantee"), her successors, heirs and assigns, certain land in **Davidson** County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

*Unmarried

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantee, her successors, heirs, and assigns forever.

This conveyance of the property and all covenants and warranties contained herein, are made expressly subject to the following:

Subject to property taxes for 2001, a lien, but not yet due; further subject to notes, easements, building set back lines, etc., if any, as may be set forth on the Plan of Rosewood Heights Subdivision, Section 5, of record in Book 2331, Page 39, Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantee that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantee, her successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor but no further or otherwise.

Executed this the 17th day of April, 2001.

Norwest Bank Minnesota, N.A., as
Trustee of Centex Home Equity Loan
Trust 1999-2 under the Pooling and
Servicing Agreement dated as of
May 1, 1999

BY ITS ATTORNEY -IN-FACT
Centex Home Equity Loan
BY ITS DULY ~~AUTH~~ORIZED
OFFICER (S)

Title: VP

Attest:
Title: VP

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF TEXAS
COUNTY OF DALLAS

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Sandy Hildreth and Michael R. Rawls with whom I am personally acquainted and who upon their (his, her, their) oath(s) acknowledged themselves (herself, himself, themselves) to be the Vice President and Vice President respectively of **Centex Home Equity Loan Trust,** the within named Attorney-in-Fact for Norwest Bank Minnesota, N.A., as Trustee of Centex Home Equity Loan Trust 1999-2 under the Pooling and Servicing Agreement dated as of May 1, 1999, and that Sandy Hildreth as such Vice President and Michael R. Rawls as such Vice President being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Centex Home Equity Loan Trust, by the said Sandy Hildreth as such Vice President and attesting the same by the said Michael R Rawls as such Vice President.

Further, said officer(s) of said Centex Home Equity Loan Trust have executed the foregoing instrument on behalf of Norwest Bank Minnesota, N.A. as Trustee of Centex Home Equity Loan Trust 1999-2 under the Pooling and Servicing Agreement dated as of May 1, 1999, as Attorney-in-Fact for said Norwest Bank Minnesota, N. A. pursuant to a Limited Power of Attorney being recorded simultaneously herewith in the Register's Office for Davidson County, Tennessee and said officers of Centex Home Equity Loan Trust acknowledge that they executed the same as the free act and deed of the said Norwest Bank Minnesota, N.A.

Witness my hand and official seal at office Dallas, Texas on this the 17th day of April, 2001.

Notary Public

My Commission Expires:_____

ALEX K. WALLER
MY COMMISSION EXPIRES
December 5, 2004

STATE OF ~~TENNESSEE~~
COUNTY OF Davidson

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $85,000.00.

Trina Nunes
AFFIANT (Purchaser)

Subscribed and sworn to before me this 17th day of April, 2001.

Tracy L. Love
Notary Public
My Commission Expires: _____

TRACY L. LOVE
NOTARY PUBLIC
DAVIDSON COUNTY, TENNESSEE
My Commission Expires May 26, 2002

THIS INSTRUMENT PREPARED BY & RETURN TO:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET

Exhibit A

Land in Davidson County, Tennessee, being Lot No. 186 on the Plan of Rosewood Heights Subdivision, Section 5,of record in Book 2331, page 39, Register's Office for Davidson County, Tennessee.

Said Lot No. 186 fronts 87.16 feet on the easterly side of Mitchell Road and runs back between lines 339.4 feet on the northerly line and 333.8 feet on the southerly line to a line in the rear on which it measures 70.5 feet

Being the same property conveyed to Norwest Bank Minnesota, N.A., as Trustee of Centex Home Equity Loan Trust 1999-2 by deed from Clifton E. Darnell, as Substitute Trustee of record as Instrument No. 20010105-0001716, Register's Office for Davidson County, Tennessee.

This is Improved property commonly known as 911 Mitchell Road Nashville, TN. 37216.