THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

STATE OF TENNESSEE
COUNTY OF Davidson

FILE BOX 45

The actual consideration or value, whichever is greater, for the transfer is $33,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 16th day of August, 2001.

Notary Public
My Commission Expires: 1/29/05

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

FROM:
BANK ONE NATIONAL ASSOCIATION, AS TRUSTEE IN TRUST

TO:
LELAND D. WATTS

Address of New Owner:
Leland D. Watts
2819 Gallatin Road
Nashville, TN 37216

Send Tax Bills to:
New Owner

Map-Parcel No.
Map #133
Group #16-0-A
Parcel #184

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Bank One National Association, As Trustee in Trust, For The Registered Holders of Delta Funding Home Equity Loan Asset Backed Certificates, Series 1999-3, c/o Delta Funding Corporation, as servicing agent**, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto **Leland D. Watts**, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

Davidson County DEEDWARR
Recvd: 08/20/01 13:52 2pgs
Fees:13.00 Taxes:122.10
20010820-0089676

SEE ATTACHED FOR COMPLETE LEGAL DESCRIPTION

The street addresses of the Real Property is 270 Tampa Drive, Unit #N-6, Nashville, TN 37211, _ unimproved/ X _ improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not 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.

IN WITNESS WHEREOF, GRANTOR has caused this Special Warranty Deed to be executed on the 16th day of August, 2001.

BANK ONE NATIONAL ASSOCIATION, AS TRUSTEE IN TRUST
By: Ocwen Federal Bank, FSB, Attorney-in-Fact

BY: _____
TITLE: DONNA McPEEK, Assistant Secretary

BY: _____
TITLE: MARGERY ROTUNDO, Vice President

OCWEN FEDERAL BANK FSB CORPORATE SEAL

FILE BOX 45

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 and DONNA McKEEN, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon his/her/their oath acknowledged himself/herself/themselves to be the VICE PRESIDENT and ASST. SECRETARY of Ocwen Federal Bank, FSB and that he/she/they as such VICE PRESIDENT and ASST. SECRETARY, being authorized so to do, executed the foregoing instrument by signing the name of the corporation, by the said MARGERY ROTUNDO ~~VICE PRESIDENT~~ as such Vice President and the said DONNA McKEEN as such ASST SECRETARY, on behalf of Bank One National Association, as Trustee in Trust as its Attorney in Fact as the free act and deed of the within named Bank One National Association, as Trustee in Trust.

Witness my hand and official seal at West Palm Beach, Florida, the 16th day of August, 2001.

My Commission Expires: _____

NOTARY PUBLIC

LISA L. SANSONE
MY COMMISSION # CC 900188
EXPIRES: January 5, 2004
Bonded Thru Notary Public Underwriters

LAND in Davidson County, Tennessee, being Unit No. N-6 of Harding Glen Condominiums (formerly known as Barcelona Condominiums) created under Title 66, Chapter 27, Sections 101 et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed of record in Book 6400, Page 801; Book 9397, Page 814; and Book 11509, Page 965, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Units, as set forth in Exhibit "A-1" of said Master Deed and reference is hereby made to the plat of Barcelona Condominiums as set forth in Exhibit A-2 of this Master Deed for a more complete identification and description of such unit.

Being the same property conveyed to Bank One National Association, as Trustee in Trust, For The Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificates, Series 1999-3 c/o Delta Funding Corporation, as servicing agent, by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee, of record in Instrument 20010221-0016390, said Register's Office.

Power of Attorney of record in Instrument 20010820-0089675, said Register's Office.