Name and of New Owner(s):
Leland D. Watts
2819 Gallatin Rd.
Nashville, TN 37216

Send Tax Bills to:
Same as New Owner

Davidson County DEEDWARR
Recvd: 10/04/01 16:09 3pgs
Fees:18.00 Taxes:44.40

20011004-0108267

Tax ID Nos.
92-7 Parcel 139

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **Bank One, National Association, as Trustee F/K/A First National Bank of Chicago, as Trustee for Delta Funding Home Equity Loan Trust 1999-2, BY AND THROUGH ITS ATTORNEY-IN-FACT, OCWEN FEDERAL BANK, FSB**, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **LELAND D. WATTS** ("Grantee"), his 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").

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

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

Taxes for the year 2002, NOT YET A LIEN AND NOT YET DUE, subject to notes, building setback lines, easements, if any, as set forth on the Plan of J. B. Davis' Subdivision of record in Map Book 161, Page 123 Register's Office for DAVIDSON County, Tennessee and further subject to the right-of-way of T.C.R.R.

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, his 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 3rd day of October, 2001.

Bank One, National Association, as
Trustee F/K/A First National Bank
of Chicago, as Trustee for Delta
Funding Home Equity Loan Trust 1999-2

BY ITS ATTORNEY-IN-FACT
OCWEN FEDERAL BANK, FSB
BY ITS DULY AUTHORIZED OFFICER(S)

TITLE: MARGERY ROTUNDO Vice President of Ocwen Federal Bank FSB,

ATTEST:
TITLE: DONNA McPEEK Assistant Secretary

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF FLORIDA
COUNTY OF PALM BEACH

Before me, the undersigned authority, a Notary Public within and for said County aforesaid, personally appeared MARGERY ROTUNDO Vice President and DONNA McPEEK Assistant Secretary with whom I am personally acquainted and who upon Oath (his, her, their) oath(s) acknowledged themselves (herself, himself, themselves) to be the Vice President and Asst. Secretary respectively of **OCWEN FEDERAL BANK, FSB** the within named Attorney-in-Fact for Bank One, National Association, as Trustee F/K/A First National Bank of Chicago, as Trustee for Delta Funding Home Equity Loan Trust 1999-2, and that Margery Rotundo as such Vice President and Donna McPeek as such Asst. Secretary being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Ocwen Federal Bank, FSB, Attorney-in-Fact for Bank One, National Association, as Trustee, F/K/A FIRST NATIONAL BANK OF CHICAGO, as Trustee for Delta Funding Home Equity Loan Trust 1999-2 by the said Margery Rotundo as such Vice President and attesting the same by the said Donna McPeek as such Asst Secretary.

Further, said officer(s) of said OCWEN FEDERAL BANKD, FSB have executed the foregoing instrument on behalf of OCWEN FEDERAL BANK, FSB as Attorney-in-Fact for Bank One, National Association, as Trustee, F/K/A First National Bank of Chicago, as Trustee for Delta Funding Home Equity Loan Trust 1999-2 pursuant to a Limited Power of Attorney being recorded simultaneously herewith in the Register's Office for DAVIDSON County, Tennessee as Instrument No. _____, and said officers of the said OCWEN FEDERAL BANK, FSB acknowledge that they executed the same as the free act and deed of the said Bank One, National Association, as Trustee, F/K/A First National Bank of Chicago, as Trustee for Delta Funding Home Equity Loan Trust, 1999-2.

Witness my hand and official seal at office at WEST PALM BEACH, FLORIDA, on this the 3rd day of October, 2001.

Lisa
Notary Public

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

My Commission Expires: _____

STATE OF FLORIDA
COUNTY OF PALM BEACH

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $120000.00

OCWEN FEDERAL BANK, FSB
AS ATTORNEY-IN-FACT FOR BANK ONE, NATIONAL ASSOCIATION AS TRUSTEE, F/K/A FIRST NATIONAL BANK OF CHICAGO AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1999-2.

BY: _____
TITLE: _____
Affiant

Subscribed and sworn to before me this the 3rd day of October, 2001.

Lisa
Notary Public
My Commission Expires: _____

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

EXHIBIT "A"

Land in Davidson County, Tennessee, being the easterly 64 feet of Lot No. 12, Plan of J. B. Davis' Subdivision, of record in Book 161, Page 123, Register's Office for Davidson County, Tennessee.

Said part of Lot No. 12 fronts 33.2 feet on the west side of 21st Avenue North (formerly Tweed Street) and runs back between parallel lines 64.0 feet on the north line and 64.2 feet on the south line to the right-of-way line of T.C.R.R. which measures 33.2 feet thereon, in accordance with survey and plat by Hickerson-Miller, dated July 15, 1955.

Being the same property conveyed to Bank One, National Association, as Trustee F/K/A First National Bank of Chicago, as Trustee for Delta Funding Home Equity Loan Trust 1999-2, by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee, which deed is being recorded prior to this Instrument and is of record as Instrument No. 20011004-0108265, in the Register's Office for Davidson County, Tennessee.

This is ✓ (IMPROVED) _____ (UNIMPROVED) PROPERTY COMMONLY KNOWN AS 825 21st Avenue North, Nashville, TN 37208