Name and of New Owner(s):
Arup Bandyopadhyay and wife,
Nandita Bandyopadhyay
4849 Peninsula Point Drive
Hermitage, TN 37076

Send Tax Bills to:
Same as New Owner

Davidson County DEEDWARR
Recvd: 11/05/01 16:10 3pgs
Fees:18.00 Taxes:214.60
20011105-0121142

Tax ID Nos.
Map 147-8 Parcel 217

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **WELLS FARGO BANK, MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-4, BY AND THROUGHT ITS ATTORNEY-N-FACT, OCWEN FEDERAL BANK, FSB**, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **ARUP BANDYOPADHYAY AND WIFE, NANDITA BANDYOPADHYAY** ("Grantees"), their 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 Grantees, their 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 2002, not yet a lien, and not yet due; Restrictive Covenants of record in Book 5626, Page 220, Register's Office for Davidson County, Tennessee and further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Beverly Heights, Section 4 as of record in Book 5200, Page 263, said Register's Office.

Grantor covenants with Grantees 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 Grantees, their 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 29th day of October, 2001.

WELLS FARGO BANK, MINNESOTA, NATIOANL ASSOCIATION, AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-4, BY ITS ATTORNEY-IN-FACT OCWEN FEDERAL BANK, FSB

BY ITS DULY AUTHORIZED OFFICER(S)

MARGERY ROTUNDO
Vice President of Ocwen Federal Bank FSB

TITLE: _____

ATTEST: _____
PAUL NEFF
Assistant Secretary of Ocwen Federal Bank, FSB

TITLE: _____

OCWEN FEDERAL BANK FSB CORPORATE SEAL

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF FLORIDA
COUNTY OF PALM BEACH

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared MARGery RotUNDO and Paul NeFF 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 ASST. SecretARY respectively of **OCWEN FEDERAL BANK, FSB** the within named Attorney-in-Fact for WELLS FARGO BANK, MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-4, and that MARGery RotUNDO as such Vice PresiDENT and Paul NeFF 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 by the said MARGery RotUNDO as such Vice PresiDENT and attesting the same by the said Paul NeFF as such ASST. SecretARY.

Further, said officer(s) of said Ocwen Federal Bank, FSB have executed the foregoing instrument on behalf of Ocwen Federal Bank, FSB as Attorney-in-Fact for WELLLS FARGO BANK, MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-4, pursuant to a Limited Power of Attorney being recorded simultaneously herewith in the Register's Office for **DAVIDSON** County, Tennessee and Ocwen Federal Bank, FSB acknowledges that it executed the same as the free act and deed of the said WELLS FARGO BANK, MINNESOTA, NATIONAL ASSOCIATES, AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-4,.

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 24th day of October, 2001.

Notary Public

My Commission Expires:_____

MARIA A. LOVUOLO
MY COMMISSION # CC 989356
EXPIRES: December 19, 2004
Bonded Thru Notary Public Underwriters

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $58,000.00.

Affiant (Purchaser)

Subscribed and sworn to before me
this the 30th day of October, 2001.

Notary Public

My Commission Expires: 7/27/2002

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires JULY 27, 2002

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

EXHIBIT "A"

Land in Davidson County, Tennessee, Being Lot No. 42 on the Plan of Section 4, Beverly Heights, of record in Book 5200, page 263, to which Plan specific reference is hereby made for a more complete description thereof.

Being the same property conveyed to Wells Fargo Bank, Minnesota, National Association, as Trustee for Delta Funding Home Equity Loan Trust 1998-4 by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee of record in Instrument No.# 20010716-0075202, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS 116 Lanewood Court, Nashville, TN 37211.