Name and of New Owner(s):
Shawkat A. Kochary
486 Paragon Mills Rd
Nashville, TN 37211

Send Tax Bills to:
Same as New Owners

Tax ID Nos.
Map 133-11 Parcel 62

Davidson County DEEDWARR
Recvd: 01/28/02 16:07 3pgs
Fees:18.00 Taxes:333.00
20020128-0011792

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 in the Trust for the Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificated, Series 1999-2, C/O Delta Funding Corporation, as Servicing Agent, BY AND THROUGH ITS ATTORNEY-IN-FACT, OCWEN FEDERAL BANK, FSB, ("Grantor"), has bargained and sold, and hereby transfers and conveys to Shawkat A. Kochary ("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, A LIEN, BUT NOT YET DUE, AND FURTHER SUBJECT TO NOTES, EASEMENTS, BUILDING SETBACK LINES, ETC., IF ANY, AS MAY BE SET FORTH ON THE PLAN OF VALLEY VIEW MEADOWS, SECTION 1, AS OF RECORD IN BOOK 3500, PAGE 9, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE AND SUBJECT TO RESTRICTIONS OF RECORD IN BOOK 3673, PAGE 439, SAID REGISTER'S OFFICE.

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 23rd day of January, 2002.

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 1999-2, C/O Delta Funding Corporation, as Servicing Agent,
BY ITS ATTORNEY-IN-FACT
OCWEN FEDERAL BANK, FSB
BY ITS DULY AUTHORIZED OFFICER(S)

TITLE: MARGERY ROTUNDO Vice President

ATTEST:
TITLE: Paul Neff Asst. Secty.

(1)

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 _____ (his, her, their) oath(s) acknowledged _____ (herself, himself, themselves) to be the VP and Asst. Secty. 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 in the Trust for the Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificated, Series 1999-2, C/O Delta Funding Corporation, as Servicing Agent, and that MARGERY ROTUNDO as such VP and Paul Neff as such Asst. Secty. 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 in the Trust for the Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificated, Series 1999-2, C/O Delta Funding Corporation, as Servicing Agent, the said MARGERY ROTUNDO as such VP and attesting the same by the said Paul Neff as such Asst. Secty.

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 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 1999-2, C/O Delta Funding Corporation, as Servicing Agent, pursuant to a Limited Power of Attorney being recorded simultaneously herewith in the Register's Office for Davidson County, Tennessee in Instrument #20020128 0011791 said Register's Office, 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 in the Trust for the Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificated, 1999-2, C/O Delta Funding Corporation, as Servicing Agent.

Witness my hand and official seal at office at Orlando, FLORIDA, on this the 23rd day of January, 2002.

Maria A. Lovuolo
Notary Public

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

My Commission Expires: _____

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $90,000.00.

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Affiant (Purchaser)

Subscribed and sworn to before me this the 23rd day of January, 2002.

Notary Public

My Commission Expires: JULY 27 2002

My Commission Expires: 7/27/2002

THIS INSTRUMENT PREPARED BY AND RETURN TO:
DEANIE L. GREGORY, ATTORNEY
GREATER NASHVILLE TITLE COMPANY
200 MADISON STREET
MADISON, TN 37115

EXHIBIT "A"

Land in Davidson County, Tennessee, Being Lot No. 9 on the Plan of Valley View Meadows, Section 1, of record in Book 3500, Page 69 Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description thereof.

Being the same property conveyed to Bank One, National Association, as Trustee F/K/A First National Bank of Chicago, as Trustee in the Trustee in the Trust for the Registered Holders of Delta Funding Home Equity Loan Asset-Backed Certificated, Series 1999-2 C/O Delta Funding Corporation, as Servicing Agent by Substitute Trustee's Deed of record in Instrument No.#20001214-0122981, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOW AS 486 PARAGON MILL ROAD, NASHVILLE, TENNESSEE 37211.