Davidson County DEEDWARR
Recvd: 03/20/02 11:06 3pgs
Fees:18.00 Taxes:166.50
20020320-0034421

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
T390-162
5056643

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 24th day of January, 2002, by EMC Mortgage Corporation.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Robert L. Gant, Grantee, the following land in Davidson County, Tennessee:

Certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being Lot No. 11 of Block DD on the map of Fairview Subdivision, of record in Book 1130, Page 54, Register's Office for said County and State, to which said map reference is hereby made for a more complete legal description of said lot.

Being the same property conveyed to EMC Mortgage Corporation by Substitute Trustee's Deed from Paul N. Royal, as Substitute Trustee, dated August 24, 2001, recorded on December 26, 2001, of record in Instrument Number 20011226-0141784
Commonly known as:4025 Cedar Circle, Nashville, TN

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantee and unto his heirs and assigns forever.

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

EMC Mortgage Corporation

BY: Susan F Christy

SUSAN F. CHRISTY
VICE PRESIDENT

Acknowledgment

State of Texas)
)ss.
County of Dallas)

Personally appeared before me, the undersigned, a Notary Public, in and for said county and state, Susan F Christy, **the** Vice President **for EMC Mortgage Corporation, with whom I am personally acquainted (or proved to me by satisfactory evidence) and who acknowledges that he/she executed the within instrument for the purposes therein contained, and who further acknowledges that he/she is the** Vice President **for EMC Mortgage Corporation and that he/she as such** Vice President **is authorized to sign on behalf of said Corporation, acting for the maker or a constituent of the maker and is maker, to execute this instrument on behalf of the maker.**

Witness my hand and seal this 24 **day of January, 2002.**

Ferry Askari
Notary Public

My commission expires:

10-04-2003
(Seal)

FERRY ASKARI
NOTARY PUBLIC
State of Texas
Comm. Exp. 10-04-2003

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, $ 45,000.00, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Susan F Christy

Affiant

SUSAN F. CHRISTY
VICE PRESIDENT

Subscribed and sworn to before me this 24th day of Jan, 2001.

Ferry Askari

Notary Public

My commission expires:

10-04-2003

(Seal)

FERRY ASKARI
NOTARY PUBLIC
State of Texas
Comm. Exp. 10-04-2003

Property owner and party responsible for payment of taxes:
Robert L. Gant
4025 Cedar Circle
Nashville, TN

Parcel #58-16-11.00

Return to:

Associate Closing & Title a Div. of
Wilson & Associate P.L.L.C.
5384 Poplar Suite 202
Memphis, TN 38119
901-682-9035 901-682-8517 Fax