This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

Record & Return To:
Watauga Title Company
155 Franklin Road, Suite 120
Brentwood, TN 37027

ADDRESS NEW OWNER:
Randy T. Richards
5019 MARCHANT DR.
NASHVILLE TN 37211

Davidson County DEEDWARR
Recvd: 04/08/02 13:04 2pgs
Fees:13.00 Taxes:135.05
20020408-0042510

SEND TAX BILL TO:
Owner

MORTGAGEE:
The Community Bank
4205 Hillsboro Rd., Suite 101
Nashville, TN 37215

MAP 91-07
GROUP
PARCEL 122

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **First Bank National Association, TR U/A dated 12/01/96 (EQCC Home Equity Loan Trust 1996-4)**, hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Randy T. Richards and wife, LaRae W. Richards**, hereinafter called the "GRANTEES", their heirs and assigns, a certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Being the easterly 16-2/3 feet of Lot No. 1118 and the westerly 16-2/3 feet of Lot No. 1116, Block 174 of Plan No. 1, West Nashville Subdivision, of record in Plat Book 57, page 74, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.

Being the same property conveyed to First Bank National Association by Substitute Trustee's deed from Joe M. Kirsch, Substitute Trustee, of record in Instrument no. 20000905-0087436, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2002 and subsequent years.

This is improved property known as 5211 Tennessee Avenue, Nashville, Tennessee 37209.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES,their heirs and assigns, forever, and, GRANTOR does covenant with the said GRANTEES that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and, GRANTOR does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming by or through it. 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.

WITNESS my hand this the 25th day of March, 2002.

First Bank National Association, TR U/A dated 12/01/96 (EQCC Home Equity Loan Trust 1996-4)

By: EquiCredit Corporation of America pursuant to Limited Power of Attorney of record in Book 10022, page 313

By: _____
Murray Puckett
Senior Vice President

STATE OF FLORIDA)
COUNTY OF DUVAL)

Before me, the undersigned authority of the State and County aforesaid, personally appeared Murray Puckett, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself/herself to be Sr. Vice President of **EquiCredit Corporation of America, attorney in fact for First Bank National Association,** the within named bargainor, and that he/she as such authorized officer, with the authority so to do, executed the within Special Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 25th day of March, 2002.

_____
NOTARY PUBLIC

State of Florida
F. SAUNDERS
CC749508
My Commission Expires: 6/13/2002

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $36,500.00.

_____
AFFIANT

Subscribed and sworn to before me on this 25th day of March, 2002.

_____
Robert M. Loffi
NOTARY PUBLIC

My Commission Expires: 9/25/2004

