When recorded return to:
Realty Title & Escrow Company, Inc.
383 Johnny Cash Parkway, Suite 140
Hendersonville, TN 37075

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $59,999.00.

Affiant BRYON [illegible]
ASSISTANT VICE PRESIDENT

Sworn to and subscribed before me, the undersigned, a Notary Public this 28th day of June, 2002.

Notary Public JAN DEUTERS
NOTARY PUBLIC
MY COMMISSION EXPIRES
MAY 25, 2005

My Commission Expires: May 25, 2005

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 07/03/02 10:12 2pgs
Fees:13.00 Taxes:222.00
20020703-0080046

THIS INSTRUMENT WAS PREPARED BY
Sidwell, Barrett & McCann, P.C.
121 First Avenue South
Suite 200
Franklin, TN 37064

ADDRESS NEW OWNER(S) AS FOLLOWS:
Frankie Tidwell
319 Leafland Avenue
Nashville, TN 37210

SEND TAX BILLS TO:
NEW OWNER - Countrywide Home Loans, Inc.
P.O. Box 10212
Van Nuys, CA 91410

MAP-PARCEL NUMBERS:
Map & Parcel 106-130-203.00

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid by the Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass-Through Certificates, Series 1997-03** hereinafter referred to as Grantors, hereby transfers and conveys to **Frankie Tidwell, unmarried** hereinafter referred to as Grantees, their heirs and assigns a certain tract or parcel of land in Davidson County, State of Tennessee described as follows, TO WIT:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit: Being Lot No. 10 on the Plan of Sadler Place, of record in Book 332, Page 31, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to First Union National Bank, as Trustee for the registered holders of Emergent Home Equity Loan Pass-Through Certificates, Series 1997-03, by Trustee's Deed, of record at Instrument# 2001 080700 84609, dated August 7, 2001, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Taxes for the year 2002, and subsequent years, a lien not yet due and payable.

The Plan of record in Plat Book 332, Page 31, Register's Office for Davidson County, Tennessee.

Any and all visible easements lying on or across the property.

Rights or claims of parties in possession not shown by the public records.

05594-BW

Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.

County and/or City taxes for the year 2002, a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the GRANTORS paying their prorata share thereof to GRANTEES who will be responsible for payment of said taxes.

This is improved property known as 319 Leafland Avenue, Nashville, TN 37210.

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 I do covenant with the said **GRANTEES** that I am lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and I do further covenant and bind myself, my heirs 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 whomsoever. 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 28th day of June, 2002.

BRYON M. TINNIN
ASSISTANT VICE PRESIDENT

Assistant Vice-President for First Union National Bank as Trustee
for the registered holders of Emergent Home Equity Loan
Pass-Through Certificates, Series 1997-03

STATE OF NORTH CAROLINA
COUNTY OF MECKLENBURG

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Bryon M. Tinnin, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the Vice President of First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass-Through Certificates, Series 1997-03 they executed the forgoing instrument for the purposes therein contained by signing his name as Vice-President for First Union National Bank as Trustee for the registered holders of Emergent Home Equity Loan Pass-Through Certificates, Series 1997-03.

Witness my hand and official seal this 28th day of June, 2002.

Notary Public

My Commission Expires: May 25, 2005

JAN DEUTERS
MY COMMISSION EXPIRES
MAY 25, 2005

05594-BW