THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater, for the transfer is $42,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF ~~MARCH, 2002~~ JULY, 2002.

Notary Public
My Commission Expires: 7-24-04

Davidson County DEEDWARR
Recvd: 07/30/02 12:16 2pgs
Fees:13.00 Taxes:155.40
20020730-0091114

FROM:
WELLS FARGO BANK MINNESOTA, N.A.

John Thomas, Jr. and T.W. Holbrooks

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.:
John Thomas, Jr. 2132 Nashboro Blvd. Nashville, TN 37217	Riverside Residential Lending 1200 Johnson Ferry Rd. Marietta, GA 30068	MAP #93-13-0-A PARCEL #208 CO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, National Association, as Successor Trustee to Bankers Trust Company of California, N.A., as Trustee under the Pooling and Servicing Agreement, date as of September 26, 1997, Delta Funding Home Equity Loan Trust 1997-3, C/O Delta Funding Corporation, as Servicing Agent, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto John Thomas, Jr. ~~and T.W. Holbrooks~~, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

Land in Davidson County, Tennessee, being all of Unit 208, Spence Manor Condominiums, according to the Master Deed of record in Book 6794, Page 219, of the Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more particular description.

Being the same property conveyed Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, National Association, as Successor Trustee to Bankers Trust Company of California, N.A., as Trustee under the Pooling and Servicing Agreement, date as of September 26, 1997, Delta Funding Home Equity Loan Trust 1997-3, C/O Delta Funding Corporation, as Servicing Agent, by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee of record in Instrument 20010503-0045370, Register's Office for said County.

Power of Attorney of record in Instrument 20011218-0139722, Register's Office for said County.

The street address of the Real Property is 11 Music Square East #208, Nashville, TN 37203, ____ Unimproved / __X__ Improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. 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.

IN WITNESS WHEREOF, GRANTOR has caused this SPECIAL WARRANTY DEED to be executed on this 21st day of March, 2002.

GRANTOR – Wells Fargo Bank Minnesota, N.A.
By Ocwen Federal Bank, FSB, Attorney-in-Fact

By _____

MARGERY ROTUNDO
Title Vice President

STATE OF FLORIDA
COUNTY OF Palm Beach

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Margery Rotundo, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon his/her oath acknowledged himself/herself to be the VP of Ocwen Federal Bank, FSB the within named bargainer(s) and corporation, and that he/she as such VP, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Margery Rotundo as such VP, on behalf of Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, National Association, as Successor Trustee to Bankers Trust Company of California, N.A., as Trustee under the Pooling and Servicing Agreement, date as of September 26, 1997, Delta Funding Home Equity Loan Trust 1997-3, C/O Delta Funding Corporation, as Servicing Agent, as its Attorney-in-Fact as the free act and deed of the within named Wells Fargo Bank Minnesota, N.A., f/k/a Norwest Bank Minnesota, National Association, as Successor Trustee to Bankers Trust Company of California, N.A., as Trustee under the Pooling and Servicing Agreement, date as of September 26, 1997, Delta Funding Home Equity Loan Trust 1997-3, C/O Delta Funding Corporation, as Servicing Agent.

Witness my hand and official seal at Palm Beach, FL this 21st day of March, 2002.

My Commission Expires: _____

NOTARY PUBLIC

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