Return To:
Rudy Title and Escrow
2012 21st Avenue South
Nashville, TN 37212

*This Instrument Prepared By:*
*HAROLD REEVES, ATTORNEY P.C.*
*640 Spence Lane, Suite 218*
*Nashville, TN 37217*
*(615)361-6679*

Davidson County DEEDWARR
Recvd: 08/09/02 14:43 2pgs
Fees:13.00 Taxes:166.50
20020809-0096551

ADDRESS NEW OWNER:
John Thomas, Jr.
2479 Murfreesboro Road, #161
Nashville TN 37217

SEND TAX BILL:
*To Mortgagee*

MORTGAGEE:
Riverside Residential Lending, Inc.
1200 Johnson Ferry Road
Marietta, GA 30068

MAP AND PARCEL:
MAP 93-13A
PAR. 303.00
10W-07978

# SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by John Thomas, Jr., the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, BANKERS TRUST COMPANY OF CA, N.A., hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto John Thomas, Jr., hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

A certain Condominium Unit in Davidson County, Tennessee, described as follows: Unit No. 303, in a Horizontal Property Regime of Spence Manor Condominiums, as created under Title 66, Chapter 27, Section 101 et seq., as amended TCA Annotated, and as established by a Master Deed of record in Book 6794, Page 219, said Register's Office, together with the undivided percentage interest in the Common Elements. Reference is hereby made to the Plat of Spence Manor Condominium Condominium, as set forth in Exhibit A-2, of said Master Deed for a more complete identification and description of such unit.

Being the same property conveyed to BANKERS TRUST COMPANY of California, N.A., as Trustee for UCFC Loan Trust 1997-D, created pursuant to a Pooling and Servicing Agreement dated as of December 1, 1997, among UCFC Acceptance Corporation, as depositor, United Companies Lending Corporation as servicer, and Bankers Trust Company of California, as Trustee, by deed from Paul N. Royal, Substitute Trustee, by Substitute Trustee's Deed of record in INST: 20010725-0078846, Register's Office for Davidson County, Tennessee.

This is improved property known as 11 Music Square, Unit 303, Nashville, TN 37202.

This is the same description as in previous deed of record.

Kathryn L. Berthiaume of Integrated Asset Services executed this instrument on behalf of BANKERS TRUST COMPANY pursuant to a Power of Attorney of record in INST: 20020215-0020183, Register's Office for Davidson County, Tennessee.

The premises herein conveyed is a condominium apartment established pursuant to the provisions of the Tennessee "Horizontal Property Act"as set out in Section 66-027-101 et seq. of the Tennessee Code Annotated and is subject to the provisions and requirements thereof; to the By-Laws for the administration thereof; to easements, rights and interest in favor of other unit owners and all sewer, water, electrical telephone and other utility easements now or hereafter established over, through, or upon the land embracing the regime and covenants, restrictions, options, burdens, assessments and other undertakings contained in the Master Deed establishing a Horizontal property Regime of Spence Manor Condominium, of record in Book 6794, page 219, Register's Office for Davidson County, Tennessee.

Taxes for 2002 have been pro-rated and assumed by Grantee.

This Property is conveyed "AS IS, WHERE IS" and is subject to any and all easements of record.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said John Thomas, Jr. , his heirs and assigns, forever; and BANKERS TRUST COMPANY does covenant with the said Grantee that it is seized and possessed of said land, has a good right to convey it; and it does further covenant and bind itself, its representatives, that (1) The Grantor has done nothing to impair such title as Grantor received, except as hereinabove set forth, and; (2) The Grantor will only warrant and defend the title against the lawful claims of all persons claiming by or through the Grantor, but not otherwise. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

In witness whereof, the Grantor has signed this Special Warranty Deed, or if a corporation or partnership, has caused this instrument to be signed in its corporate or partnership name by (A) Officer(s), duly authorized by its Board of Directors, or (B) General Partner(s).

Witness my hand this the 26th day of June, 2002.

BANKERS TRUST COMPANY
By: Integrated Asset Services, Inc.
as Attorney-in-Fact

By: Kathryn Berthiaume
V. Pres.

STATE OF COLORADO)
COUNTY OF Arapahoe )

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named Kathryn L Berthiaume the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within Special Warranty Deed for the purposes therein contained, and who further acknowledged that he/she is the Attorney-in-Fact of the maker, or a constituent of the maker and is authorized by the maker, or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker. Witness my hand and official seal at ~~Nashville~~, ~~Tennessee~~, Greenwood Village, Colorado this the 26th day of June, 2002.

Julie L Ashley
NOTARY PUBLIC

JULIE L. ASHLEY NOTARY PUBLIC STATE OF COLORADO

My Commission Expires: October 27, 2004

STATE OF ~~TENNESSEE~~ Colorado
COUNTY OF ~~DAVIDSON~~ Arapahoe

The actual value or consideration, whichever is greater, for this transfer is $ 45,000.00.

Kathryn L Berthiaume
AFFIANT V.P. TAS

Subscribed and sworn to before me
this 26th day of June, 2002.

Julie L. Ashley
NOTARY PUBLIC
My Commission Expires: 10/27/2004

JULIE L. ASHLEY NOTARY PUBLIC STATE OF COLORADO