Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
T2003-450
901612/7001699862

FILE BOX 45

Davidson County DEEDWARR
Recvd: 08/22/02 09:43 3pgs
Fees:18.00 Taxes:213.68
20020822-0101506

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 8th day of August, 2002, by Nationscredit Financial Services Corporation, Grantor, by its duly authorized attorney in fact.

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

Land in Davidson County, Tennessee, being the westerly part of Lot No. 11 on the map of the Resubdivision of Cliffdale, of record in Book 974, Page 49, Register's Office for said County.

Said part of said Lot No. 11 fronts 100 feet on the East side of Crestwood Road as now widened, and run is back between lines, 169 feet on the North line and 174 feet on the south line to a dead line in the rear on which it measures 95 feet.

Being the same property conveyed to NationsCredit Financial Services Corporation by Substitute Trustee's Deed from James A. Crislip, as Substitute Trustee, dated October 5, 2001, recorded on November 30, 2001, of record in Instrument Number 20011130-0131691 Register's Office for Davidson County, Tennessee.

Power of Attorney of record in Instrument 20020620-0074590, said Register's Office.

Commonly known as: 2603 Crestwood Drive, Nashville, TN 37201/ 37214

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 seised 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.

Nationscredit Financial Services Corporation, successor by merger to Nationscredit Home Equity Services Corporation by Fairbanks Capital Corp., Attorney-in-Fact

BY: _____

ITS: Laffaira Taylor
Document Control Officer

Acknowledgment

State of PA)
)ss.
County of Montgomery

Personally appeared before me, the undersigned, a Notary Public, in and for said county and state, 8th **as** August **for Fairbanks Capital Corporation, the Attorney in Fact for Nationscredit Financial Services 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** Doc. Cnt. Off. **of Fairbanks Capital Corporation, and that he/she as such** Laffaira Taylor **is authorized to sign on behalf of Nationscredit Financial Services Corporation, acting as Attorney in Fact 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 8th **day of August, 2002.**

_____
Notary Public

Notarial Seal
Felicia J. Fluck, Notary Public
Hatboro Boro, Montgomery County
My Commission Expires Jan. 11, 2006

My commission expires:

_____

(Seal)

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, $57,750, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 20th **day of August, 2002.**

Notary Public

My commission expires: 1/29/05

(Seal)

PATRICIA NICHOLLS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

Property owner and party responsible for payment of taxes:
Leland D. Watts
~~2603 Crestwood Drive~~ 2819 Gallatin Road
~~Nashville, TN, 37201~~ Nashville, TN. 37216

Map No. 85-13-45.00

Return to:

Metropolitan Escrow, Inc.
217 Pineway Drive
Nashville, TN. 37217