Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
T2008-808
2049446822

Davidson County DEEDWARR
Recvd: 08/26/02 15:58 3pgs
Fees:18.00 Taxes:251.60
20020826-0103183

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 8 day of July, 2002, by Manufacturers and Traders Trust Company, Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Ivan B. Kelso and Lolita M. Kelso, Grantees, the following land in Davidson County, Tennessee:

Land in Davidson County, Tennessee. Being Lot No. 13 on the Plan of Section One Rose Estates of record in Book 3600, page 37, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

Being the same property conveyed to Manufacturers and Traders Trust Company, One M & T Plaza, New York, NY 14203-2399, Trustee for Securitization Series 1997-5, Agreement dated 12-01-97, by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, dated January 30, 2002, recorded February 11, 2002, of record in Instrument No. 20020211-0018036, Register's Office for Davidson County, Tennessee.

Commonly known as: 847 Rose Park Drive, Nashville, TN.

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 Grantees and unto their 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.

Manufacturers and Traders Trust Company, One M&T Plaza, New York, NY 14203-2399, Trustee for Securitization Series 1997-5, Agreement dated 12-01-97, By Its Lawful Attorney-in-Fact, Fairbanks Capital Corporation

BY: _____

ITS: JULIE TOMLINSON DOCUMENT CONTROL OFFICER

Acknowledgment

State of Pennsylvania)
)ss. 87-0460026
County of Montgomery)

Personally appeared before me, the undersigned, a Notary Public, in and for said county and state, by Julie Tomlinson **as** Doc Control Officer **for Fairbanks Capital Corporation, the Attorney in Fact for Manufacturers and Traders Trust Company, 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 Control Officer **of Fairbanks Capital corporation, and that he/she as such** Officer **is authorized to sign on behalf of Manufacturers and Traders Trust Company, 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 8 **day of July, 2002.**

Notarial Seal
John A. LaRue III, Notary Public
Hatboro Boro, Montgomery County
My Commission Expires Mar. 26, 2006

_____ **Notary Public**

My commission expires:

_____

(Seal)

JOHN A. LaRUE III NOTARY PUBLIC COMMONWEALTH OF PENNSYLVANIA

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, $68,000.00, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Amy M Nuccio
Affiant

Subscribed and sworn to before me this 8th **day of** ~~July~~ August**, 2002.**

Patricia B Brossett
Notary Public

My commission expires:

3-15-2003
(Seal)

PATRICIA B. BROSSETT NOTARY PUBLIC AT LARGE MY COMM. EXP. 3-15-2003 SHELBY CO. TN

Property owner and party responsible for payment of taxes:
Ivan B. Kelso and Lolita M. Kelso
847 Rose Park Drive
Nashville, TN,

Map No. 84/01/132.00

Return to:

Associates Closing & Title a Div. of
Wilson & Associate P.L.L.C.
5384 Poplar Suite 202
Memphis, TN 38119
901-682-9035 901-682-8517 Fax