Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
T2008-942
7003280844

Davidson County DEEDWARR
Recvd: 09/06/02 16:11 3pgs
Fees:18.00 Taxes:185.00
20020906-0108520

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 4th day of September, 2002, by The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), Grantor, by its duly authorized attorney in fact.

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

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit: Being Lot Number 237 on the Plan of Valley Grove Subdivision, Section III, of record in Plat Book 5800, page 153, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate description.

Being the same property conveyed to The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F) by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, dated June 26, 2002, recorded on July 10, 2002, of record in Instrument Number 20020710-0083161 at the Register's Office for Davidson County, Tennessee.

Commonly known as: 4612 Forest Ridge Drive, Hermitage, TN 37076.

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.

The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), By Its Lawful Attorney-in-Fact, Fairbanks Capital Corporation

BY: _____

ITS: FRANK VISOCKY
VICE PRESIDENT

Acknowledgment

State of Pennsylvania)
)ss. 8704050226
County of Montgomery)

Personally appeared before me, the undersigned, a Notary Public, in and for said county and state, by FRANK VISOCKY **as** V P **for Fairbanks Capital Corporation, the Attorney in Fact for The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), 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** OFFICERS **of Fairbanks Capital Corporation, and that he/she as such** OFFICERS **is authorized to sign on behalf of The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), 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 27 **day of September, 2002.**

_____
Notary Public

My commission expires:

_____
(Seal)

NOTARIAL SEAL
FUNG C. LAW, Notary Public
Hatboro, Montgomery County
My Commission Expires May 10, 2003

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, $ 50,000.00, 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 11th day of September, 2002.

Notary Public

EMBER S. FREET NOTARY PUBLIC AT LARGE WILSON COUNTY, TENN.

My commission expires: 12/7/05

(Seal)

Property owner and party responsible for payment of taxes:
James Deatrick Jr.
4612 Forest Ridge Drive
Hermitage, TN, 37076

Map No. 87-13-71.00

Return to:

Associate 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