STATE OF TENNESSEE)
COUNTY OF Davidson)
I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $82,900.00.

AFFIANT

Sworn to and subscribed before me this ____ day of September, 2002

NOTARY PUBLIC My commission expires: ____

Map and Parcel No. 148-09-53.00

Address of New Owner:
Josephine Phelps & Roy L. Smith
278 Wallace Rd
Nashville, TN 37211

Send Tax Notices To:
Same.

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, FIRST UNION NATIONAL BANK OF DELAWARE, hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto JOSEPHINE PHELPS and spouse, ROY L. SMITH, as tenants by the entirety, hereinafter referred to as Grantees, their heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 347 Margo Lane, Nashville, TN 37211.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Plat Book 2900, page 17, in the Register's Office for Davidson County, Tennessee; and to the 2002 Davidson County property taxes, which are being prorated.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE, her heirs and assigns forever; and we do covenant with the said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever by, through and under the said GRANTOR, its successors and assigns, but not otherwise. Said property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

IN WITNESS WHEREOF, the said FIRST UNION NATIONAL BANK OF DELAWARE has hereunto set its signature, this 12th day of September, 2002.

FIRST UNION NATIONAL BANK OF DELAWARE

By: _____
Printed Name: Deborah Kaufman
Title: VP

STATE OF NC)
COUNTY OF Wake)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Deborah Kaufman, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged such person to be VP (or other such officer authorized to execute this instrument) of FIRST UNION NATIONAL BANK OF DELAWARE, the within-named bargainor, a corporation, and that such VP, or other officer, as such VP, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as VP.

WITNESS my hand and official seal of office, at Raleigh NC, this 12th day of September, 2002.

Shannon Fain
NOTARY PUBLIC

My commission expires: 7-21-2007

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

When Recorded Return To:
RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217

Davidson County DEEDWARR
Recvd: 09/18/02 12:07 2pgs
Fees:13.00 Taxes:306.73

20020918-0113858

Attachment "A": Legal Description.
First Union National Bank of Delaware.

Land located in Davidson County, Tennessee, being Lot No. 27 on the Plan of Haywood Acres, Section 1, as of record in Plat Book 2900, page 17, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate description.

BEING the same property conveyed to First Union National Bank of Delaware, successor by merger with First Union Home Equity Bank, N.A., by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., as Substitute Trustee, dated March 28, 2002, recorded April 30, 2002, of record in Instrument No. 200204300053153, Register's Office for Davidson County, Tennessee.