Return to:
Rudy Title & Escrow
2012 21st Avenue South
Nashville, TN 37212

THIS INSTRUMENT PREPARED BY:
ARNOLD M. WEISS - DISC 7816
Attorney at Law
208 Adams Avenue
Memphis, TN 38103
(901) 526-8296

Davidson County DEEDWARR
Recvd: 11/08/02 15:46 2pgs
Fees:13.00 Taxes:240.50
20021108-0138485

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 24th day of October, 2002 by and between Wells Fargo Bank Minnesota National Association f/k/a Norwest Bank Minnesota, N.A., as Trustee of Equivantage Home Equity Loan Trust 1997-4 Under the Pooling and Servicing Agreement Dated as of December 1, 1997, hereinafter called Grantor, and Charles Caudell, whose mailing address is 3206 Dove Place, Nashville, TN 37128, his heirs and assigns, hereinafter called Grantee,

WITNESSETH, that the said Grantor, for and in consideration of the sum of Ten Dollars ($10.00) in hand paid by Grantee and other valuable considerations, the receipt whereof is acknowledged, hereby grants, bargains and sells to the said Grantee, in fee simple forever, the following described land in the County of Davidson, State of Tennessee, to-wit:

> A certain tract of parcel of land located in Davidson County, Tennessee, described as follows, to wit: Land in Davidson County, Tennessee, being Lot No. 85 on the Map of Treppard Heights Subdivision, Section 6, of record in Book 2900, Page 11, Register's Office for said County.

Being the same property conveyed by Substitute Trustee's Deed of record at Instrument Number 20020828-014145, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the above-reference property, with appurtenances, unto the said Grantee, its successors and assigns, in fee simple forever.

GRANTOR makes no representations or warranties, of any kind or nature whatsoever, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property.

AND SAID GRANTOR does hereby specially warrant the title to said lands and will defend the same against the lawful claims of any person whomsoever claiming by, through, or under the said Grantor.

IN WITNESS WHEREOF, the above named corporate grantor has caused this instrument to be executed by and through its duly authorized officers, this 26 day of October, 2002.

Wells Fargo Bank Minnesota National Association f/k/a Norwest Bank Minnesota, N.A., as Trustee of Equivantage Home Equity Loan Trust 1997-4 Under the Pooling and Servicing Agreement Dated as of December 1, 1997

BY: Sandra Castille
Sandra Castille
Authorized Signatory
LITTON LOAN SERVICING, LP
ATTORNEY-IN-FACT

STATE OF Texas

COUNTY OF Harris

Before me, the undersigned Notary Public in and for said County and State, personally appeared Authorized Signatory 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 the attorney in fact, of Wells Fargo Bank Minnesota National Association f/k/a Norwest Bank Minnesota, N.A., as Trustee of Equivantage Home Equity Loan Trust 1997-4 Under the Pooling and Servicing Agreement Dated as of December 1, 1997, the within named bargainor, a Corporation, and that such attorney in fact executed and delivered the foregoing instrument for the purpose therein contained, by personally signing the name of the corporation as attorney in fact.

Witness my hand and Official Seal at office this 26 day of October, 2002.

Kathy Hethorn
Notary Public

KATHY HETHORN
Notary Public
State of Texas
My Commission Expires
January 18, 2006

My Commission Expires:

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Property Address: 3206 Dove Place, Nashville, TN 37218
Parcel # 59-13-63

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES
Mail Tax Bill to: Charles Caudell, 3206 Dove Place, Nashville, TN 37218

STATE OF TENNESSEE
COUNTY OF SHELBY
The actual consideration or true value, whichever is greater, for this transfer is $ 65,000.00

Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31ST DAY OF October, 2002.

Darris Billingsley
Notary Public
My Commission Expires: 11/27/04

DARRIS BILLINGSLEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.