FILE BOX 45

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
T2008-800
8044040692 (an)

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 22nd day of November, 2002, by U.S. Bank National Association, TR U/A dated 8/1/99 (EQCC Home Equity Loan Trust 1999-3), Grantor, by its duly authorized attorney-in-fact.

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

Described property located in Davidson County, Tennessee, to wit:

Being the westerly part of Lot Number 16 on the Map of Ashton's Subdivision of the L.M. Lewis Farm at Bordeaux, as of record in Book 421, page 19, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property to U.S. Bank National Association, TR U/A dated 8/1/99 (EQCC Home Equity Loan Trust 1999-3) by Substitute Trustee's Deed from Joe M. Kirsch, as Substitute Trustee, dated May 1, 2002, recorded on May [illegible], 2002, of record in Instrument Number 20020508-0056767 at the Register's Office for Davidson County, Tennessee.

Commonly known as: 3512 Hydes Ferry, Nashville, TN 37218.

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.

Davidson County DEEDWARR
Recvd: 11/27/02 10:15 4pgs
Fees:23.00 Taxes:217.93
20021127-0147106

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

U.S. Bank National Association, TR U/A dated 8/1/99 (EQCC Home Equity Loan Trust 1999-3), By Its Lawful Attorney-in-Fact, Fairbanks Capital Corporation

BY: _____

ITS: STEPHANIE CARLSON
DOCUMENT CONTROL OFFICER

Attest: _____

State of PA)
)ss.
County of Montgomery

On this day before me, a Notary Public, personally appeared Stephanie Carlson, to me personally well-known, who acknowledged that he/she is the Doc Control officer of Fairbanks Capital Corporation, a corporation, as attorney-in-fact for U.S. Bank National Association, TR U/A dated 8/1/99 (EQCC Home Equity Loan Trust 1999-3), a corporation, and that he/she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as such attorney-in-fact by himself/herself as such officer.

Witness my hand and seal this 23 day of OCT 2002

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

_____
Notary Public

NOTARY PUBLIC
PENNSYLVANIA
JOHN A. LARUE III
COMM. EXPIRES

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, $ 58900.00, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Affiant

STEPHANIE CARLSON
DOCUMENT CONTROL OFFICER

Subscribed and sworn to before me this 23 day of November, 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 MONTGOMERY COUNTY PENNSYLVANIA

Property owner and party responsible
for payment of taxes:
Eugene D. Smith
3512 Hydes Ferry
Nashville, TN, 37218

Map No. 69-16-109.00

Return to:

Associates Closing and Title
A Division of Wilson & Associates, PLLC
5384 Poplar Avenue Suite #202
Memphis, TN 38119

AFFIDAVIT

I, Patricia Nicholls, an Officer or Official of Metropolitan Escrow, Inc. hereby make oath as follows:

The preceding instrument(s) a Special Warranty Deed Prepared by: Wilson and Associates, P.L.L.C. and executed on October 23, 2002 by U.S. Bank National Association, TR and acknowledged or authenticated by John A. LaRue III, a Notary Public in and for said State and County involving real estate described as:

Being the westerly part of Lot Number 16 on the Map of Ashton's Subdivision of the L.M. Lewis Farm at Bordeaux, as of record in Book 421, Page 19, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property

and identified as Map 69-16, Parcel 109, Tax Assessor's Office for Davidson County, Tennessee, and which the Maximum Principal Indebtedness for Tennessee Recording Tax Purposes is $58,900.00,

is the best and most legible original writing available.

Signed this 26th day of November, 2002.

Metropolitan Escrow, Inc.

By: Patricia Nicholls
Title: President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Patricia Nicholls with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon her oath acknowledged herself to be the President of Metropolitan Escrow, Inc. and that she being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of Metropolitan Escrow, Inc. by the said Patricia Nicholls as such President.

Witness my hand and official seal at office at Nashville, Tennessee this 26th day of November, 2002.

My Commission Expires: 3/29/03

NOTARY PUBLIC

