Realty
48A

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $93,000.00.

AFFIANT

Sworn to and subscribed before me this 27th day of January, 2003.

NOTARY PUBLIC My commission expires: 5-30-04

Map and Parcel No. 149-05-0-A-104.00 CO

Address of New Owner:
Wade H. Duggin
104 Pepper Ridge Circle
~~Antioch, TN~~ 37013

Send Tax Notices To:
SunTrust Mortgage, Inc.
201 Fourth Ave North
Nashville, TN 37219

CATHERINE R. VASS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. MY COMMISSION EXPIRES MAY 30TH 2004

Davidson County DEEDWARR
Recvd: 02/03/03 12:06 2pgs
Fees:13.00 Taxes:344.10
20030203-0014432

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, THE BANK OF NEW YORK, as Trustee Under Pooling and Service Agreement by HomEq Servicing Corp., hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto WADE H. DUGGIN, hereinafter referred to as Grantee, his heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, State of Tennessee, to wit:

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

This is improved property, known as 104 Pepper Ridge Circle, Antioch, TN 37013.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Plat Book 6900, page 526, in the Register's Office for Davidson County, Tennessee; to restrictive covenants of record at Book 7466, page 248, Book 8672, page 17, Book 8856, page 867, in said register's office; and 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, his 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 THE BANK OF NEW YORK, as Trustee Under Pooling and Service Agreement by HomEq Servicing Corp., has hereunto set its signature, this 22nd day of January, 2003.

THE BANK OF NEW YORK, as Trustee Under Pooling and Servicing Agreement by HomEq Servicing Corp.

By: Deborah Kaufman
Printed Name: Deborah Kaufman
Title: Designated Signer

THE BANK OF NEW YORK

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 Designated Signer (or other such officer authorized to execute this instrument) of THE BANK OF NEW YORK, as Trustee Under Pooling and Servicing Agreement by HomEq Servicing Corp., the within-named bargainor, a corporation, and that such Designated Signer, or other officer, as such Designated Signer, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as Designated Signer.

WITNESS my hand and official seal of office at _____, this 22 day of January, 2003.

My commission expires: OFFICIAL SEAL Notary Public-North Carolina MAE HARRINGTON Wake County My Commission Expires August 25, 2007

Mae Harrington
NOTARY PUBLIC

BEING Unit No. 104 of Pepper Ridge Condominiums, Phase I, a Horizontal Property Regime, located on Una-Antioch Pike; Antioch, Davidson County, Tennessee, as shown on the plat of Pepper Ridge Condominiums, Phase I, of record in Plat Book 6900, page 526, Register's Office for Davidson County, Tennessee, and described in Master Deed and Declaration of Covenants, Conditions, and Restrictions of record in Book 7466, page 248, said Register's Office, are incorporated in this deed by reference and made a part of the same as though copied herein.

BEING the same property conveyed to The Bank of New York, as Trustee Under Pooling and Service Agreement by HoneEq Servicing Corp. by Substitute Trustee's Deed from Priority Trustee Services* Substitute Trustee, dated October 10, 2002 and recorded October 22, 2002 as Instrument No. 200210220129274, in the Register's Office for Davidson County, Tennessee.

*-of TN, LLC

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