Name and of New Owner(s):
Margaret S. Pharris
5366 Simpkins Road
Whites Creek, TN 37189

Send Tax Bills to:
Same

Tax ID Nos.
Map 105-1 Parcel 583

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **WELLS FARGO BANK MINNESOTA, N.A. AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-3, BY AND THROUGH ITS ATTORNEY-IN-FACT, Ocwen Federal Bank, FSB**, ("Grantor"), has bargained and sold, and hereby transfers and conveys to **Margaret S. Pharris** ("Grantee"), her successors, heirs and assigns, certain land in **Davidson** County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantee, her successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

> Taxes for the year 2003 and subsequent years, a lien, but not yet and payable, Restrictive Covenants of record in Book 6236, Page 263, Register's Office for Davidson County, Tennessee and further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of the Part of Edgehill Estates Subdivision, of record in Plat Book 4860, Page 54, amended in Book 7907, Page 103, said Register's Office.

Grantor covenants with Grantee that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantee, her successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor but no further or otherwise.

Executed this the 18 day of February, 2003.

WELLS FARGO BANK MINNESOTA, N.A.
AS TRUSTEE FOR DELTA FUNDING HOME
EQUITY LOAN TRUST 1998-3
BY ITS ATTORNEY-IN-FACT
Ocwen Federal Bank, FSB
BY ITS DULY AUTHORIZED OFFICER(S)

MARGERY ROTUNDO
Vice President
TITLE:

ATTEST:
TITLE: ANDREW C. KUREK
Assistant Secretary

Davidson County DEEDWARR
Recvd: 02/21/03 14:14 3pgs
Fees:18.00 Taxes:288.60
20030221-0023451

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF FLORIDA
COUNTY OF PALM BEACH

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared MARGERY ROTUNDO and Andrew Kurek with whom I am personally acquainted and who upon _____ (his, her, their) oath(s) acknowledged themselves (herself, himself, themselves) to be the VP and Assist. Secretary respectively of **Ocwen Federal Bank, FSB** the within named Attorney-in-Fact for WELLS FARGO BANK MINNESOTA, N.A. AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-3, and that MARGERY ROTUNDO as such VP and Andrew Kurek as such Assistant Secretary being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of Ocwen Federal Bank, FSB by the said MARGERY ROTUNDO as such VP and attesting the same by the said Andrew Kurek as such Assist. Secretary.

Further, said officer(s) of said Ocwen Federal Bank, FSB have executed the foregoing instrument on behalf of Ocwen Federal Bank, FSB as Attorney-in-Fact for WELLS FARGO BANK MINNESOTA, N.A. AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-3, pursuant to a Limited Power of Attorney being recorded simultaneously herewith as Instrument #_____ in the Register's Office for **DAVIDSON** County, Tennessee and Ocwen Federal Bank, FSB acknowledges that it executed the same as the free act and deed of the said WELLS FARGO BANK, N.A AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1998-3.

Witness my hand and official seal at office at West Palm Beach, Florida, on this the 6 day of February, 2003.

Corinne Licostie
Notary Public

My Commission Expires: _____

Corinne Licostie
My Commission DD185769
Expires November 17 2006

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $78,000.00.

Margaret L. Francis
Affiant (Purchaser)

Subscribed and sworn to before me this the 11 day of February, 2003.

Notary Public

My Commission Expires 3/25/06

DEANIE L. GREGORY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 25, 2006

THIS INSTRUMENT PREPARED BY & RETURN TO:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

EXHIBIT "A"

Land in DAVIDSON County, Tennessee, Being Lot No. 5A, part of Edgehill Estates Subdivision, of record in Plat Book 4860, Page 54, as amended in Book 7907, Page 103, Register's Office for said County, to which reference is hereby made for more complete description.

Being the same property conveyed to Wells Fargo Bank Minnesota, N.A. as Trustee for Delta Funding Home Equity Loan Trust 1998-3 by Trustee's Deed from Robert M. Wilson, Jr., as Successor Trustee, dated September 16, 2002 and recorded October 9, 2002 as Instrument No. 20021009-0123927, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 112 MARSHALL COURT, NASHVILLE, TN 37212.