Tennessee
Map # 59-11-48

William Gayle
Ocwen # 89757397

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, by Deed of Trust dated September 30, 1998, and recorded in Book 11146 Page 960 in the Register's Office of Davidson County, Tennessee, William C.Gayle, Jr., conveyed to Mark B. Leedom, Trustee(s), the hereinafter described property for the purpose of securing the payment of the indebtedness and performance of the obligations therein mentioned and set forth; and,

WHEREAS, the holder of the debt secured appointed the undersigned as Substitute Trustee by instrument of record in Instrument No. 20000912-0090122 in the Register's Office of said County; and,

WHEREAS, default was made in the terms and conditions of said Deed of Trust, and the beneficiary requested the undersigned to advertise and sell said property under the terms and provisions of said Deed of Trust; and,

WHEREAS, in pursuance of said request by said beneficiary, the said property was by the undersigned, advertised for sale in conformity with the terms and provisions of said Deed of Trust by which advertisement the sale was appointed to be held on February 18, 2003, at the Main (South) Door of the Courthouse of Davidson County, Tennessee; and,

WHEREAS, at the time and place mentioned in said advertisement the undersigned offered said property for sale at public outcry to the highest and best bidder for cash, at which sale Wells Fargo Bank Minnesota, N.A., As Trustee for Delta Funding Home Equity Loan Trust 1998-3, a corporation being the highest and best bidder, became the purchaser of said property at and for the sum of Sixty Nine Thousand Nine Hundred Dollars and 00/100; and,

WHEREAS, the purchaser, being the holder of the indebtedness, has complied with the terms of the sale by paying into the hands of the undersigned Substitute Trustee the expenses of the sale, the balance being applied upon said indebtedness for which property was sold.

NOW, THEREFORE, in consideration of the premises and the payment by Wells Fargo Bank Minnesota, N.A., As Trustee for Delta Funding Home Equity Loan Trust 1998-3 of the sum of money so paid, receipt of which payment is hereby acknowledged, the undersigned, Arnold M. Weiss, as Substitute Trustee, does hereby grant, bargain, sell and convey to the said Wells Fargo Bank Minnesota, N.A., As Trustee for Delta Funding Home Equity Loan Trust 1998-3, its successors and assigns in fee simple forever, the property above mentioned and now further described as being in Nashville, County of Davidson, State of Tennessee, to-wit:

Being Lot Number 335 on the Plan of Section II, Haynes Manor, as of record in Book 3700, page 88, Register's Office for Davidson County, Tennessee. Said lot Number 335 fronts 70.68 feet on the northerly side of Cravath Drive, and extends back 140.3 feet on the easterly line and 140 feet on the westerly line, to a dead line and measures 75.44 feet. This conveyance is subject to any and all restrictions, easements, setback, lines, conditions, plat of record, and encumbrances of record in the Register's Office for the aforesaid County.

William Gayle Jr. and Earlene Gayle obtained title to the above referenced real estate by Deed of record in Book 4190, Page 483, Register's Office of Davidson County, Tennessee.

Davidson County DEEDTRS
Recvd: 03/17/03 08:42 2pgs
Fees:13.00 Taxes:258.63
20030317-0034768

Subject to any unpaid taxes.

TO HAVE AND TO HOLD the real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any wise appertaining unto Wells Fargo Bank Minnesota, N.A., As Trustee for Delta Funding Home Equity Loan Trust 1998-3, its successors and assigns in fee simple forever, to whom the said Arnold M. Weiss, Substitute Trustee, warrants the title to the aforesaid real property against the lawful claims of all persons claiming by, through or under him, as such Substitute Trustee, but not further or otherwise.

The said Substitute Trustee has applied the consideration as follows:

Recording Appointment of Substitute Trustee	12.00
Publication Expense	255.00
Attorney's Fees and Trustees Fees	550.00
Credit on Note	69,083.00
	$69,900.00

Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Arnold M. Weiss, Substitute Trustee, has on February 18, 2003 hereunto set his hand and seal.

ARNOLD M. WEISS, Substitute Trustee

STATE OF TENNESSEE
COUNTY OF SHELBY

On February 18, 2003 before me, a Notary Public, in and for said State and County, duly commissioned and qualified, personally appeared Arnold M. Weiss to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as Substitute Trustee and as his free act and deed.

WITNESS my hand and Notarial Seal at office the day and year above written.

Marci Harper
NOTARY PUBLIC

MARCI HARPER NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 6-3-05

My Commission Expires:

State Tax $
Clerk's Fee $

TOTAL $

PROPERTY ADDRESS
3816 Cravath Drive,
Nashville, Tennessee 37207

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Wells Fargo Bank Minnesota, N.A.
C/o Ocwen Federal Bank, FSB
1675 Palm Beach Lakes Blvd., Floor 10C
West Palm Beach, FL 33401

Mortgagee: None

mail TO:

This instrument prepared by:
Arnold M. Weiss
Attorney at Law
208 Adams Avenue
Memphis, Tennessee 38103

STATE OF TENNESSEE - COUNTY OF SHELBY
THE ACTUAL CONSIDERATION OF TRUE VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$ 69,900.00
AFFIANT
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE DAY OF
2-18 20 03
NOTARY PUBLIC Marci Harper
MY COMMISSION EXPIRES

MARCI HARPER NOTARY PUBLIC AT LARGE SHELBY CO. TN MY COMM. EXP. 6-3-05