State of CALIFORNIA
County of Los Angeles The actual consideration or value, whichever is greater, for this transfer is **49,900.00**

Subscribed and sworn to before me, this March 13, 2003.

My Commission Expires: 11-9-2006 Affiant Ellen Mastro Senior Vice President

Notary Public of CALIFORNIA SUZANNE O. STILES

SUZANNE O. STILES
Commission # 1384057
Notary Public - California
Los Angeles County
My Comm. Expires Nov 9, 2006

N12036 100194

Special Warranty Deed

This instrument was prepared by & when recorded return to:
First National Financial Title Services, Inc.
15 Century Boulevard, Suite 101
Nashville, TN 37214

Address of New Owner:	Send Tax Bills to:
Howard F. Capener **4810 Apollo Drive, Antioch, TN 37013**	Same

Davidson County DEEDWARR
Recvd: 03/19/03 11:52 2pgs
Fees:13.00 Taxes:184.63
20030319-0036396

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, The Bank of New York, As Trustee Under the Pooling and Servicing Agreement Series 1998-A

Hereinafter called Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto **Howard F. Capener**

Hereinafter called grantee(s), their heirs and assigns, a certain tract or parcel of land, together with all tenements, hereditaments and appurtenances thereto, located in **Davidson** County, State of Tennessee, more particularly described as follows:

Situated in Davidson County, State of Tennessee, and being further described as:

All that certain lot or parcel of land situated in the County of Davidson, State of Tennessee, and being more particularly described as follows:

Being Lot Number 100, on the Plan of Barclay Square, Section 2, as shown by plat of record in Plat Book 4660, Page 124, as amended in Plat Book 4967, Page 402, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed unto Bank of New York as Trustee under the Pooling and Servicing Agreement Series 1998-A by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, Dated July 24, 2002, Recorded August 8, 2002, in Instrument Number 20020809-0096404, of the Register's Office for Davidson County, Tennessee.

Map & Parcel #149-05-0-023.00

THIS IS IMPROVED PROPERTY KNOWN AS: ***4810 Apollo Drive, Antioch, TN 37013***

To have and to hold the said tract or parcel of land, with the appurtenance, estate, title and interest thereto belonging to the said grantees, their heirs and assigns, forever; and we do covenant with the said grantees 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 covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said grantees, their heirs and assigns, against the lawful claims of all persons whomsoever, *but this Warranty Deed is limited to the time in which said real estate was lawfully seized and possessed by grantors herein and does not extend to any previous time thereto.* Wherever used, the singular number shall include the plural, the plural, the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this **March 13, 2003**

The Bank of New York, As Trustee Under the Pooling and Servicing Agreement Series 1998-A
Karen Mastro
Senior Vice President
By: IndyMac Bank, FSB
Its: Attorney-in-Fact

SUZANNE O. STILES
Commission # 1384057
Notary Public - California
Los Angeles County
My Comm. Expires Nov 9, 2006

State of CALIFORNIA
County of LOS ANGELES

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared KAREN MASTRO with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged ~~him~~/herself to be the KAREN MASTRO of INDYMAC BANK, FSB the within named bargainor and corporation and who, being authorized so to do, executed the foregoing instrument in behalf of INDYMAC BANK, FSB as its attorney-in-fact.

Witness my hand and official seal at office on this the 13th day of MARCH, 2003

My Commission Expires: 11-9-2006

Notary Public OF CALIFORNIA

Special Warranty Deed