Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2008-1077
8520003875 (an)

Davidson County DEEDWARR
Recvd: 04/11/03 11:09 3pgs
Fees:18.00 Taxes:606.80
20030411-0048517

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 18 day of November, 2002, by The Bank of new York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Carolyn A. Roberts, Grantee, the following land in Davidson County, Tennessee:

> Land in Davidson County, Tennessee, being Lot Number 204 on the Plan of Lakeshore, Phase 2A, of record in Plat Book 7900, Page 425, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.
>
> Being the same property conveyed to The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F) by Substitute Trustee's Deed from Robert M. Wilson, Jr., Substitute Trustee filed August 26, 2002, as instrument number 20020826-0102762 in the records of the Register's Office of Davidson County, Tennessee.
>
> Commonly known as: 5420 Mainsail Lane, Hermitage, TN 37076.

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 her 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.

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

The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), By Its Lawful Attorney-in-Fact, Fairbanks Capital Corporation

BY: _____

ITS: FRANK VISOCKY VICE PRESIDENT

Acknowledgment

State of PA)
)ss.
County of Montgomery

On this day before me, a Notary Public, personally appeared Frank Visocky, **to me personally well-known, who acknowledged that he/she is the** Vice President **of Fairbanks Capital Corporation, a corporation, as attorney-in-fact for The Bank of new York, Trust U/A dated 12/1/01 (EQCC Trust 2001-1F), 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 18 **day of** ~~December~~ Nov **, 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)

COMMONWEALTH OF PENNSYLVANIA NOTARIAL SEAL JOHN A. LaRUE III

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, $164,000, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 20 day of February, 2003.

Carolyn M. Roe

Notary Public

CAROLYN M. NOE NOTARY PUBLIC AT LARGE SHELBY CO. TN

My commission expires: 10-26-04

Property owner and party responsible
for payment of taxes:
Carolyn A. Roberts
5420 Mainsail Lane
Hermitage, TN, 37076

Map No. 98-09-O-A-87.00

Return to:

Smith Sholar Associates, PLLC
846 Conference Drive, Suite #4
Goodlettsville, TN 37072