Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2008-1053
8044048349 (an)

Davidson County DEEDWARR
Recvd: 04/23/03 08:45 3pgs
Fees:18.00 Taxes:462.13
20030423-0053871

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 10th **day of April, 2003, by The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-2), Grantor, by its duly authorized attorney in fact.**

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Ghatas Ghatas and Amal ~~Fawaad~~ Fouaad**, Grantees, the following land in Davidson County, Tennessee:**

Being Lot Number 44 on the Plan of Section Four, Chelsea Village Addition, as of record in Plan Book 9700, Page 110, Register's Office for Davidson County, Tennessee, reference to which is hereby made for a more complete description thereof

Being the same property conveyed to The Bank of New York, Trust U/A dated 12/1/01 (EQCC Trust 2001-2) by Substitute Trustee's Deed from Robert M. Wilson, Jr., Substitute Trustee filed August 19, 2002, as instrument number 20020819-0100023 in the records of the Register's Office of Davidson County, Tennessee.

Commonly known as: 2904 Spilt Oak Trail, Antioch, TN 37013.

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 Grantees and unto their 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 2001-2), 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 10 **day of December, 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)

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, $124,900.00, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Affiant

State of TN, County of Williamson

Subscribed and sworn to before me this 14 day of April, 2003.

Notary Public

My commission expires:

Seal

Power of Attorney appointing Fairbanks Capitol Corporation as Attorney-in-Fact for the Bank of New York Trust U/A dated 12/1/01 (EQCC Trust 2001-1F) recorded contemporaneously herewith as Instrument No. 200304230053870 in the Register's Office for Davidson County, Tennessee.

Property owner and party responsible for payment of taxes:
Ghatas Ghatas
Amal Famaad
2904 Spilt Oak Trail
Antioch, TN, 37013

Map No. 149-03-O-A-87.00 CO

Return to:

_____

_____

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