RECORD AND RETURN TO:
Mitchell A. Watts, Attorney
2400 Crestmoor Road #102
Nashville, TN 37215

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2008-2250
8044035387 (an)

Davidson County DEEDWARR
Recvd: 05/27/03 14:43 3pgs
Fees:18.00 Taxes:129.50
20030527-0071365

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 12 day of May, 2003, by U.S. Bank National Association, f/k/a First Bank National Association Trust, acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1998-4, Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Ralph Edwards * **Grantee, the following land in Davidson County, Tennessee:**
*and wife, Velma Edwards

Situated in Davidson, County, State of Tennessee, and being further described as: Situated in Davidson County, Tennessee, and being further described as the Northerly parts of Lots Number 26, 27, & 28 on the Map of T.I. Ward's Subdivision of Lots in Williams & Hays Company's Belleview Plan of record in Book 974 Page 48, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to U.S. Bank National Association, f/k/a First Bank National Association Trust, acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1998-4, by Trustee's Deed from Robert M. Wilson, Jr., as Substitute Trustee, recorded on December 28, 2002, as instrument number 20021228-0160206, in the records of Davidson County, Tennessee.

Commonly known as: 1404 Jewell Street, Nashville, TN 37207.

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 his 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.

U.S. Bank National Association, f/k/a First Bank National Association Trust, acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1998-4, By Its Lawful Attorney-in-Fact, Fairbanks Capital Corporation

BY: _____

ITS: AVIVA BUSH, DOC. CONTROL OFFICER

Acknowledgment

State of Utah)
)ss.
County of Salt Lake

On this day before me, a Notary Public, personally appeared Aviva Bush **, to me personally well-known, who acknowledged that he/she is the** Doc. Control Officer **of Fairbanks Capital Corporation, a corporation, as attorney-in-fact for U.S. Bank National Association, f/k/a First Bank National Association Trust, acting solely in its capacity as trustee for EQCC Home Equity Loan Trust 1998-4, 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 22 **day of** April **2003.**

_____
Notary Public

NOTARY PUBLIC
VALINA RADTKE
3815 South West Temple
Salt Lake City, Utah 84115
Commission Expires
January 18, 2006
STATE OF UTAH

My commission expires:

1/18/2006

(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, $ ***35,000.00 , which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Affiant

AVIVA BUSH, DOC. CONTROL OFFICER

Subscribed and sworn to before me this 22 day of May, 2003.

Notary Public

My commission expires:

1/18/2006

(Seal)

NOTARY PUBLIC
VALINA RADTKE
3815 South West Temple
Salt Lake City, Utah 84115
Commission Expires
January 18, 2006
STATE OF UTAH

Property owner and party responsible for payment of taxes:

Ralph Edwards
1221 Alfred Drive
Nashville, TN 37205

Map No. 71-16-127.00

Return to:

Mitchell A. Watts, Attorney
2400 Crestmoor Road #102
Nashville, TN 37215