This Instrument Prepared By:	Owner:	Send Tax Bills To:
R. W. Hardison, Attorney at Law 506 N. High Street Post Office Box 1967 Columbia, TN 38401	Jennifer M. Gower 3114 Justin Towne Court Antioch, TN 37013	Jennifer M. Gower 3114 Justin Towne Court Antioch, TN 37013

SPECIAL WARRANTY DEED

This indenture is made and entered into this 13th day of August, 2003 between Wells Fargo Bank Minnesota, National Association, FKA, Norwest Bank Minnesota, National Association, as Trustee, for the registered Holders of Option One Mortgage Loan Trust 199-C Asset-Backed Certificate, Series 1999-C, without recourse (hereinafter referred to as "GRANTOR") and Jennifer M. Gower (hereinafter referred to as "GRANTEE").

For and in consideration of Ten Dollars ($10.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, cash in hand paid, Grantor does by these presents, sell, transfer and convey unto grantee, the following described tract or parcel of land:

Situated in the County of Davidson, State of Tennessee: being Lot 28-A, SECTION 2, JUSTIN TOWNE Subdivision, as shown on plat of record in Plat Book 5200, Page 536, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed by deed recorded in Instrument # 20030514-0065791.

Tax Parcel #150.03-0-115.00

The above-described property is the same property contained in the prior deed and no new survey is available.

To have and to hold the above-described tract or parcel of land, together with all rights, titles, interests, easements, appurtenances, and hereditaments thereto appertaining, to Grantee, its heirs and assigns forever in fee simple.

Grantor does hereby covenant with Grantee that Grantor has not made, done, executed, allowed or suffered any act, instrument or thing whatsoever whereby said tract or parcel of land, or any part thereof, now or at any time hereafter shall be charged or encumbered in any manner whatsoever; and Grantor does further covenant and bind itself, its heirs and assigns, to warrant and forever defend the title to said land to said Grantee, its heirs and assigns, against the lawful claims of all persons claiming by, through or under said Grantor, but not otherwise.

Davidson County DEEDWARR
Recvd: 08/19/03 14:36 2pgs
Fees:13.00 Taxes:205.35
20030819-0120165

In Witness Whereof, Grantor has set its hand(s) the date first above-written.

Wells Fargo Bank Minnesota, National Association, as Trustee

OPTION ONE MORTGAGE CORPORATION AS ATTORNEY-IN-FACT

By: _____
Printed Name: FRANK PODRAZA
Title: ASSISTANT VICE PRESIDENT

STATE OF California)
COUNTY OF Orange) ss.

Before me, the undersigned authority, a Notary Public in and for the aforesaid state and county, personally appeared Frank Podraza, to me known to be the person(s) described therein (or who proved to me to be the same on a satisfactory basis) and who acknowledged him or herself to be the Assistant Secretary V-P of Wells Fargo Bank Minnesota, National Association, as Trustee, being authorized to execute the foregoing instrument for the purposes therein contained by signing the name of the corporation by him or herself as such officer.

Witness my hand and seal in ~~Columbia~~, ~~Tennessee~~ Irvine, California this 14th day of August, 2003.

_____
NOTARY PUBLIC
Commission Expires: _____

CH BALLON
Commission # 1420542
Notary Public - California
Orange County
My Comm. Expires May 27, 2007

OATH: I, the undersigned affiant, do hereby swear or affirm that the actual consideration for transfer or the value of the property being transferred, whichever is greater, is $55,500.00.

_____
AFFIANT FRANK PODRAZA
ASSISTANT VICE PRESIDENT

SWORN TO AND SUBSCRIBED BEFORE ME THE UNDERSIGNED THIS 27 DAY OF August, 2003.

SEAL

_____
NOTARY PUBLIC
COMMISSION EXPIRES:

CH BALLON
Commission # 1420542
Notary Public - California
Orange County
My Comm. Expires May 27, 2007

Return To: R-1279
Jack Case Wilson
Title Associates
103 Maple St.
Smyrna, TN 37167