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THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for the transfer is $ 140,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF August, 2003.

Notary Public
My Commission Expires: 11/26/05

Davidson County DEEDWARR
Recvd: 08/28/03 15:14 2pgs
Fees:13.00 Taxes:518.00
20030828-0125324

MARIE BRADFORD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

FROM:
Bank of New York, as Trustee

TO:
Ray Emmett and wife, Shelley Renee Emmett

ADDRESS OF NEW OWNER:
Ray Emmett
2422 Crocker Springs Road
Goodlettsville, TN 37072

SEND TAX BILLS TO:
New Owner

MAP-PARCEL NO.:
MAP #17
PARCEL #315

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, Bank of New York, as Trustee , pursuant to the terms of that certain Pooling and Servicing Agreement dated as of April 1, 1998, related to Metropolitan Asset Funding, Inc. II, Mortgage Pass-Through Certificates, Series 1998-A, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto Ray Emmett and wife, Shelley Renee Emmett , hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

Land in the 10th Civil District of Davidson County, Tennessee, and described as Tract Number 4 according to a survey by Ray G. Cole, Registered Land Surveyor, Number 924, dated March 3, 1988, revised March 29, 1989, as follows: Beginning at an iron pin set, the most Southwest of tract 3 this survey, and being the Southeast corner of this tract, Thence, North 82 degrees 26 minutes 59 seconds West 132 feet to an iron pin set; thence North 89 degrees 12 minutes 59 seconds West 168.60 feet to an iron pin set, corner to tract 5 this survey; thence with the line of said tract 5, North 2 degrees 42 minutes 22 seconds East passing an iron pin set at 20.00 feet, and in all a total of 997.10 feet to an iron pin set corner to said tract 5; thence continuing with the line of said tract 5, South 81 degrees 45 minutes 32 seconds East 350.80 feet to an iron pin set, corner to said tract 3 this survey; thence with line of said tract 3, South 5 degrees 36 minutes 34 seconds West 970.00 feet to the beginning, containing 7.31 acres, more or less.

Being the same property conveyed to The Bank of New York, as Trustee pursuant to the terms of that certain Pooling and Servicing Agreement dated as of April 1, 1989, related to Metropolitan Asset Funding, Inc., II, Mortgage Pass-Through Certificates Series 1998-A, by deed from Robert M. Wilson, Jr. as Successor-Trustee, of record in Instrument 200209200114733, said Register's Office.

Power of Attorney of record in 20030828-0125323, said Register's Office.

The street address of the Real Property is 5964 Lickton Pike; Goodlettsville, TN 37072,
____ Unimproved / _X_ Improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. 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.

IN WITNESS WHEREOF, GRANTOR has caused this SPECIAL WARRANTY DEED to be executed on this 27 day of August, 2003.

GRANTOR Bank of New York, as Trustee
By Ocwen Federal Bank, Attorney-in-Fact

BY: MARGERY ROTUNDO
TITLE: Vice President

OCWEN FEDERAL BANK FSB CORPORATE SEAL

STATE OF Florida
COUNTY OF Palm Beach

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared MARGERY ROTUNDO, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon his/her oath acknowledged himself/herself to be the VP of Ocwen Federal Bank, the within named bargainer(s) and corporation, and that he as such VP, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said MARGERY ROTUNDO as such VP, on behalf of Bank of New York, as Trustee pursuant to the terms of that certain Pooling and Servicing Agreement dated as of April 1, 1998, related to Metropolitan Asset Funding, Inc. II, Mortgage Pass-Through Certificates Series 1998-A, as its Attorney-in-Fact as the free act and deed of the within named Bank of New York, as Trustee pursuant to the terms of that certain Pooling and Servicing Agreement dated as of April 1, 1998, related to Metropolitan Asset Funding, Inc. II, Mortgage Pass-Through Certificates, Series 1998-A. Witness my hand and official seal at Florida this 21 day of August, 2003..

My Commission Expires: _____

NOTARY PUBLIC

Linda Zuehlk
My Commission DD100835
Expires March 17, 2006