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
V2008-2832
7003251639

Davidson County DEEDWARR
Recvd: 11/19/03 12:16 3pgs
Fees:18.00 Taxes:370.00

20031119-0168809

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 14th day of November 2003, 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 Ross Cluver and Cora Cluver,* Grantees, the following land in Davidson County, Tennessee:

*husband and wife

Land in Davidson County, Tennessee, being parts of Lots Numbers 1 and 2 of Block "C" on the map of Jackson Park Subdivision, Section 1, as of record in Book 843, Page 17, Register's Office for Davidson County, Tennessee, described according to a survey made by James A. Hamilton, Jr., surveyor, dated August 10, 1948, as follows:

Beginning at a point on the Northerly margin of Kenwood Drive 23.25 feet Easterly from the Southeast corner of Lot Number 1 on said survey, being also the beginning of a curve; thence around said curve in Northwesterly direction 225.33 feet to the Southwesterly corner of Lot Number 14 on said survey; thence Eastwardly with the Southerly line of said Lot Number 14, 130 feet; thence Southwardly 145 feet, more or less, to the beginning.

Being the same property conveyed to The Bank of New York, Trust U. A dated 12/1/01 (EQCC Trust 2001-1F) by Trustee's Deed from Robert M. Wilson, Jr. as Substitute Trustee, recorded on May 31, 2003, as instrument number 20030531-0073856, in the records of Davidson County, Tennessee.

Commonly known as: 1125 Kenwood Drive, Nashville, TN 37216.

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: Celeste Freeman Robinson

ITS: CELESTE FREEMAN-ROBINSON DOCUMENT CONTROL OFFICER

Acknowledgment

State of PA)

County of Montgomery)

On this day before me, a Notary Public, personally appeared Celeste Freeman Robinson, **to me personally well-known, who acknowledged that he/she is the** DCO **of*, 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.**

*Fairbanks Capital Corporation

Witness my hand and seal this 24 **day of** May **, 2003.**

Fung C Law

Notary Public

My commission expires:

(Seal)

NOTARIAL SEAL
Fung C. Law, Notary Public
Hatboro Boro., Montgomery County
My commission expires May 10, 2007

FUNG CHEW LAW NOTARIAL SEAL COMMONWEALTH OF PENNSYLVANIA NOTARY PUBLIC

FAIRBANKS CAPITAL CORP. CORPORATE SEAL UTAH 1989

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, $100,000, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Celeste Freeman-Robinson

Affiant

CELESTE FREEMAN-ROBINSON
DOCUMENT CONTROL OFFICER

Subscribed and sworn to before me this 24 day of Dec, 2003.

Fung C Law

Notary Public

My commission expires:

NOTARIAL SEAL
Fung C. Law, Notary Public
Hatboro Boro., Montgomery County
My commission expires May 10, 2007

(Seal)

Property owner and party responsible for payment of taxes:
Ross Culver
1125 Kenwood Drive
Nashville, TN, 37216

Map No. 61-07-287.00

Return to:

Associates Closing & Title
11501 Huron Lane
Little Rock, AR 72211