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

STATE OF TENNESSEE
COUNTY OF DAVIDSON
FILE BOX 45
The actual consideration or value, whichever is greater, for the transfer is $32,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF December 2003.

Notary Public
My Commission Expires: 3/31/07

JAMIE CRUTCHFIELD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

Davidson County DEEDWARR
Recvd: 12/29/03 14:46 2pgs
Fees:13.00 Taxes:120.25
20031229-0183244

FROM:
WELLS FARGO BANK MINNESOTA, N.A. AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1999-1

TO:
ROY A. PATTERSON AND WIFE, JUNE H. PATTERSON

ADDRESS OF NEW OWNER:
Roy A. and June H. Patterson
1620 East Cahal Ave.
Nashville, TN. 37206

SEND TAX BILLS TO:
NEW OWNER

MAP-PARCEL NO.:
MAP # 072-12-0
PARCEL # 014

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, WELLS FARGO BANK MINNESOTA, N.A., AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1999-1 hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto ROY A. PATTERSON AND WIFE, JUNE H. PATTERSON, hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

Land in Davidson County, Tennessee, being Lot Number 77, on the Map showing subdivision of The Waters Place - on Maxey Lane as of record in Book 332, Pages 136 and 137, of the Register's Office for Davidson County, Tennessee. Said Lot No 77 fronts 58.9 feet on the northerly side of Hanover Avenue and runs back between lines 131.1 feet on the westerly line and 126 feet on the easterly line with the westerly margin of an alley to a line on the rear on which it measures 60 feet thereon.

Being the same property conveyed to Wells Fargo Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1999-1 by Substitute Trustee's Deed from Arnold M. Weiss, as Substitute Trustee, of record in Instrument 20030811-0114502, Register's Office for Davidson County, Tennessee.

Power of Attorney of record in Instrument 20030710-0095492, said Register's Office.

The street address of the Real Property is 1725 Hanover Road - Nashville, TN 37216, ____ 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 23 day of December, 2003.

GRANTOR – WELLS FARGO BANK MINNESOTA, N.A.,
AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN TRUST 1999-1
By: Ocwen Federal Bank, FSB, Attorney-in-Fact

By _____

Title JOSEPH HILLERY
Director

OCWEN FEDERAL BANK FSB CORPORATE SEAL

STATE OF FLORIDA
COUNTY OF ORANGE

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared JOSEPH HILLERY, 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 DIRECTOR of Ocwen Federal Bank, FSB the within named bargainer(s) and corporation, and that he/she as such Director, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Joseph Hillery as such Director, on behalf of Wells Fargo Bank Minnesota, N.A, as Trustee for Delta Funding Home Equity Loan Trust 1999-1, as its Attorney-in-Fact as the free act and deed of the within named Wells Fargo Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1999-1.

Witness my hand and official seal at Orange County, Fla this 23 day of December, 2003.

My Commission Expires: _____

NOTARY PUBLIC

Terri Hunter
My Commission DD141036
Expires August 12 2006