Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2008-3195
8044025420

Davidson County DEEDWARR
Recvd: 06/15/04 09:51 5pgs
Fees:28.00 Taxes:314.50
20040615-0070443

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 1 day of MAY, 2004, by NationsCredit Financial Services Corporation, by their duly authorized attorney in fact, Fairbanks Capital Corp.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Stephen Fotopulos and Susannah Fotopulos, Grantees, the following land in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being the South half of Lot Number 5 on the Map of H.B. Blue's Subdivision of the South part of Lot Number 2, Brownsville Addition, as of record in Book 161, Page 134, of the Register's Office for said County, described as follows: Beginning on the Westerly margin of Porter Pike at the Southeast corner of said Lot Number 5; thence with the Westerly margin of said Pike, Northerly 54-1/2 feet, according to the plan, but 53-1/2 feet according to the deeds, to C.P. Hagan's Southeast corner, thence Westerly with his South line 170.2 feet, more or less, to the Easterly margin of an alley; thence with said alley Southerly to the Southwest corner of said Lot Number 5; thence with the South line of said Lot, Easterly 145 feet to the beginning.

Being the same property conveyed to NationsCredit Financial Services Corporation by Quit Claim Deed from US Bank National Association f/k/a First Bank National, tr u/a dtd 6/1/97 (EQQC Home Equity Loan Trust 1997-2) filed _____ day of _____, 2004, as Instrument No. 20040615-0070441, in the records of the Register's Office of Davidson County, Tennessee.

Commonly known as:710 Porter Road, Nashville, TN 37206

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 her heirs and assigns forever.

Grantor covenants that it is seized 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.

NationsCredit Financial Services Corporation, by its duly authorized attorney in fact, Fairbanks Capital Corp.

By: Celeste Freeman-Robinson

See attached exhibit A
CELESTE FREEMAN-ROBINSON, DOC CONTROL OFFICER

Acknowledgment

State of Utah

County of Salt Lake

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** Doc Control officer **, of Fairbanks Capital Corp., 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 by himself/herself as such officer.**

Witness my hand and seal this 14 **day of** ~~April~~ MAY **, 2004.**

Emma Shaner

Notary Public

My commission expires:

_____

(Seal)

Notary Public
EMMA SHANER
3815 South West Temple
Salt Lake City, Utah 84115
My Commission Expires
April 22, 2007
State of Utah

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, $ 85,000, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 26th day of May, 2004.

Notary Public

My commission expires:

(Seal)

MARY JAYNE MASTERS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT. 22, 2007

Property owner and party responsible for payment of taxes:
Stephen Fotopolus and Susannah Fotopulos
710 PORTER ROAD
NASHVILLE, TN 37206

Parcel #083-06-0-301.00

Return to:

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

Exhibit A to Special Warranty Deed

NATIONSCREDIT POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that NationsCredit Financial Services Corporation (hereinafter referred to as NationsCredit), does hereby make, constitute and appoint, irrevocably, Fairbanks Capital Corp. (hereinafter referred to as Fairbanks) or any of its authorized agents, employees, or representatives, its true and lawful attorneys for it and in its name, place and stead, to collect and receive all sums of money, debts, due accounts, interest and demands whatsoever as are now or shall hereafter become due, owing or payable solely with respect to the Mortgage Loans whose servicing has been transferred from NationsCredit to Fairbanks pursuant to that certain Purchase and Sale Agreement dated as of December 6. 2001, and does authorize and appoint the above-named attorneys to execute, sign, deliver and acknowledge such receipts, releases, reconveyances and satisfactions of mortgage, judgments and other debts, and such other instruments in writings of whatever kinds and nature as may be necessary or proper for said premises.

NationsCredit further grants its said above-named attorneys the right (i) to endorse its name on any endorsements, allonges, lost note affidavits, assignments of mortgage, checks, notes, drafts or bills of exchange representing any payment upon any of the Mortgage Loans, (ii) to execute documents on behalf of NationsCredit in connection with any bankruptcy or receivership of a mortgagor with respect to a Mortgage Loan, (iii) to execute on behalf of NationsCredit any documents necessary to carry out foreclosure of any mortgaged property securing a Mortgage Loan, (iv) to execute on behalf of NationsCredit any necessary documents to effectuate an eviction, unlawful detainer or similar dispossessory proceeding with respect to a Mortgage Loan and (v) to execute on behalf of NationsCredit any documents for the offer, listing, closing of sale and conveyance of real estate owned property acquired with respect to a defaulted Mortgage Loan, in each instance giving and granting unto its said attorneys full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done for said premises in its capacity as owner and holder or prior servicer of the Mortgage Loans, as fully to all intents and purposes as it might or could do if personally present in its capacity with respect to the Mortgage Loans, with full power of substitutions or revocations, hereby ratifying and confirming all that its said attorneys, or their substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents. This is a power coupled with an interest.

[SIGNATURE AND ACKNOWLEDGMENT ON FOLLOWING PAGE]

WITNESS our hand this 18 day of June, 2002.

NationsCredit Financial Services Corporation

By: _____
Title: James B. Dodd
Date: June 18, 2002

STATE OF Florida)
) ss.
COUNTY OF Duval)

On this 18 day of June, 2002, before me, the undersigned notary public, personally appeared James B. Dodd who acknowledged himself to be the Senior Vice President of NationsCredit Financial Services Corporation and that as such officer, being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as such officer.

In Witness Whereof, I have hereunto set my hand and official seal.

_____
Notary Public

My Commission Expires: March 20 2004

Donna M. Vickers
MY COMMISSION # CC920478 EXPIRES
March 20, 2004
BONDED THRU TROY FAIN INSURANCE, INC.