THIS INSTRUMENT PREPARED BY:
ARNOLD M. WEISS - DISC 7816
Attorney at Law
208 Adams Avenue
Memphis, TN 38103
(901) 526-8296

Davidson County DEEDWARR
Recvd: 07/21/04 15:16 2pgs
Fees:13.00 Taxes:324.12
20040721-0087460

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 23 day of June, 2004 by and between Wells Fargo Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1998-2, hereinafter called Grantor, and Ricardo L. Huggins, his heirs and assigns, hereinafter called Grantee,

WITNESSETH, that the said Grantor, for and in consideration of the sum of Ten Dollars ($10.00) in hand paid by Grantee and other valuable considerations, the receipt whereof is acknowledged, hereby grants, bargains and sells to the said Grantee, in fee simple forever, the following described land in the County of Davidson, State of Tennessee, to-wit:

Land in Davidson County Tennessee, being Lot No. 245 on the Plan of Buena Vista Estates, Section 6, as of Record in Book 4460, Page 85, Register's Office of said County. Said Lot No. 245 fronts 43.71 feet on the southerly side of Sunnyview Court, and extends back 185.4 feet on the northwestwardly line and 108.4 feet on the easterly line, to a broken line in the rear, measuring 181.20 feet thereon.

Being the same property conveyed by Substitute Trustee's Deed of record in Instrument No. 20040430-0048967, Register's Office of DAVIDSON County, Tennessee.

TO HAVE AND TO HOLD the above-reference property, with appurtenances, unto the said Grantee, its successors and assigns, in fee simple forever.

GRANTOR makes no representations or warranties, of any kind or nature whatsoever, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property.

AND SAID GRANTOR does hereby specially warrant the title to said lands and will defend the same against the lawful claims of any person whomsoever claiming by, through, or under the said Grantor.

IN WITNESS WHEREOF, the above named corporate grantor has caused this instrument to be executed by and through its duly authorized officers, this 23 day of June, 2004.

OCWEN FEDERAL BANK FSB CORPORATE SEAL FLA.

BY: _____
JOSEPH HILLERY

TITLE: Director

2512-054765-LC

STATE OF Florida

COUNTY OF Orange

Before me, the undersigned Notary Public in and for said County and State, personally appeared Joseph Hilleny with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath acknowledged such person to be the director, of Ocwen Federal Bank, FSB, and acknowledged that he as director, being authorized so to do, executed and delivered the foregoing instrument on behalf of Wells Fargo Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1998-2 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 1998-2.

Witness my hand and Official Seal at office this 23rd day of June, 2004.

Notary Public

Marie Aviles
My Commission DD308411
Expires April 07 2008

My Commission Expires:

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Property Address: 3013 Sunnyview Court, Nashville, TN 37218
Parcel # 59-5-240

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES

Mail Tax Bill to: Ricardo L. Huggins
3013 Sunnyview Court
Nashville, Tennessee 37218

STATE OF TENNESSEE
COUNTY OF SHELBY
The actual consideration or true value, whichever is greater, for this transfer is $ 87,600.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8 DAY OF July, 2004.

Notary Public
My Commission Expires: 7/29/06

JOHN CLEAVES
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.