SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into as of the 14 day of May, 2004, by and between **Bank One, National Association as Trustee for Certificateholders of Bear Stearns Asset Backed Securities, Inc. Asset Backed Certificates, Series 2002-AC4, by EMC MORTGAGE CORPORATION, as Attorney-in-Fact,** party of the first part, and **Mortgage Guaranty Insurance Corporation**, party of the second part.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, the party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the party of the second part, the following described real estate, situated in the City of Brentwood, County of Davidson, State of Tennessee, to wit:

> Being Lot No. 208 on the Plan of Fredericksburg, Section Four, as of record in Plat Book 7900, Page 749 and Book 7900, Page 509, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Property known as: 4721 Potomac Lane, Brentwood, Tennessee, 37027

Parcel ID No.: 171-3-A-103.00

This being the same property conveyed to the party of the first part by Substitute Trustee's Deed of record in Instrument Number * +20041001-0118884, in the Register's Office of Davidson County, Tennessee.

THIS PROPERTY IS BEING SOLD "AS IS", WHERE IS", NO REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED.

TO HAVE AND TO HOLD The aforedescribed real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the party of the second part, its successors and assigns in fee simple forever.

The party of the first part does hereby covenant with the party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered, except the property is subject to the 2004 Davidson County real estate property taxes, not yet due and payable, Easement recorded in Book 7993, Page 269 and Book 7851, Page 712, and Declaration of Covenants, Conditions and Restrictions recorded in Book 8920, Page 65, Book 9500, page 393 and Book 7798, Page 843, in the Register's Office of Davidson County, Tennessee; and that this is a Special Warranty Deed and is warranted by the Seller through and under it only; and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

The word "party"as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

IN WITNESS WHEREOF, the party of the first part has caused this instrument to be executed by and through its duly authorized officers as of the day and year first above written.

Bank One, National Association as Trustee for Certificateholders of Bear Stearns Asset Backed Securities, Inc. Asset Backed Certificates, Series 2002-AC4

BY: Jeffrey W. Gideon
Assistant Vice President
EMC Mortgage Corp., as Attorney-in-Fact

STATE OF TEXAS)
COUNTY O F DALLAS)

Personally appeared before me, a Notary Public, Jeffrey W. Gideon with whom I am personally acquainted and who acknowledged that such person executed the within instrument for the purpose therein contained, and who further acknowledged that such person is the Asst Vice President of EMC Mortgage Corp., as Attorney-in-Fact or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

WITNESS my hand an Official Seal this 14 day of May, 2004.

NOTARY PUBLIC

My commission expires:

LINDA PENNEY
Notary Public, State of Texas
My Commission Expires 10-31-06

Davidson County DEEDWARR
Recvd: 10/01/04 15:29 3pgs
Fees:18.00 Taxes:987.13

20041001-0118886

STATE OF
COUNTY OF

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, is $126,792.23, which amount is equal to or greater than the amount which property transferred would command at a fair and voluntary sale.

AFFIANT KURT J. ARMBRUST
ASSISTANT VICE PRESIDENT

Subscribed and sworn to before me this the _____ day of May, 2004.

NOTARY PUBLIC CHERYL LUEDKE

My commission expires: 2/4/2007

Property Address:
4721 Potomac Lane
Brentwood, TN 37027

New owner & mail tax bills to:
Bank One National Association
C/O EMC Mortgage Corp.
909 Hidden Valley
Irving, TX
This instrument prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Ave., Suite 322
Memphis, TN 38117
901-525-2427

RETURN TO:
Homeland Title, LLC
1896 General George Patton Drive
Franklin, TN 37067

Land in Davidson County, Tennessee, being Lot 208, on the Plan of Section Four, Fredericksburg, of record in Book 7900, page 509 and Book 7900, page 749, Register's Office of Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Mortgage Electronic Registration Systems, Inc. by Substitute Trustee's deed from Paul N. Royal, Substitute Trustee of record in Instrument Number 200307170100057, Register's Office for Davidson County, Tennessee.