Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2065-100
Asset# 89759088

Return To:
Fearnley & Califf, PLLC
211 Donelson Pike, Suite 113
Nashville, TN 37214

Davidson County DEEDWARR
Recvd: 12/08/04 12:52 8pgs
Fees:43.00 Taxes:229.40
20041208-0146350

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 30th day of November 2004, by Wells Fargo Bank, N.A. f/k/a Wells Fargo Bank Minnesota, National Association, as Trustee for Delta Funding Home Equity Loan Trust 1999-2, Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Kenneth W. Luckett and Twila R. Luckett, husband and wife, Grantees, the following land in Davidson County, Tennessee:

Being Lot Number 11 on the Plan of Madison Park, Section 2, of record in Plat Book 3106 at page 141, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Wells Fargo Bank, N.A. f/k/a Wells Fargo Bank Minnesota, National Association, as Trustee for Delta Funding Home Equity Loan Trust 1999-2 by Trustee's Deed from Wilson & Associates, P.L.L.C., as Successor-Trustee, filed for record on June 4, 2004, as instrument number 20040604-0065913, Register's Office for Davidson County, Tennessee.

Commonly known as: 604 Anderson Lane, Madison, TN 37115.

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 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.

Wells Fargo Bank, N.A. f/k/a Wells Fargo Bank Minnesota, National Association, as Trustee for Delta Funding Home Equity Loan Trust 1999-2, by its duly authorized attorney-in-fact, Ocwen Federal Bank, FSB

BY: _____
JOSEPH HILLERY

IT'S: Director

*See attached Exhibit "A"

Acknowledgment

State of FL

) **ss.**

County of Orange

On this day before me, a Notary Public, personally appeared JOSEPH HILLERY **, to me personally well-known, who acknowledged that he/she is the** Director **of Ocwen Federal Bank, FSB, a corporation, as attorney-in-fact for Wells Fargo Bank, N.A. f/k/a Wells Fargo Bank Minnesota, National Association, as Trustee for Delta Funding Home Equity Loan Trust 1999-2, 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.**

Witness my hand and seal this 30 **day of November 2004.**

_____
Notary Public

My commission expires:

Kathleen M. Peterson
My Commission DD337084
Expires July 12, 2008

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, $62,000.00 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 1ST day of December 2004.

Notary Public

My commission expires: 7-30-06

(Seal)

NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

Property owner and party responsible for payment of taxes:
Kenneth and Twila Luckett
604 Anderson Lane
Madison, TN, 37115

Map No. 043-06-0026.00

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

CFN # 103847179, OR BK 37139 Page 245, Page 1 of 5, Recorded 03/26/2004 at 12:01 PM, Broward County Commission, Deputy Clerk 2015

Exhibit "A"

POA#: 1768

LIMITED POWER OF ATTORNEY

Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Minnesota, N.A., a national banking association,(formerly known as Norwest Bank Minnesota, N.A.) (the "Company") hereby irrevocably constitutes and appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), and any other officer or agent thereof, with full power of substitution, as its true and lawful attorney-in-fact with full irrevocable power and authority in the place and stead of the Company and in the name of the company or in its own name from time to time in Ocwen's discretion, for the purpose of servicing mortgage loans, to take any and all appropriate action and to execute any and all documents and instruments which may be necessary or desirable to accomplish the purposes of servicing mortgage loans, and without limiting the generality of the foregoing, the Company hereby gives Ocwen the power and right, on behalf of the Company, without assent by the Company, to do the following, to the extent consistent with the terms and conditions of the Pooling and Servicing Agreements and the Servicing Agreements attached hereto as Exhibit A (the "Agreements"):

(A) to direct any party liable for any payment under any loans to make payment of any and all moneys due or to become due thereunder directly to Ocwen or as Ocwen shall direct and in the name of the Company or its own name, or otherwise, to take possession of and endorse and collect any checks, drafts, notes, acceptances, or other instruments for the payment of moneys due under any loans (including those related to mortgage insurance), to file and receive payment for any hazard insurance claim filing; (B) to execute substitutions of trustee, reconveyance documents, foreclosure documents, grant deeds, and other instruments conveying real property, including the execution, acknowledgement, delivery, filing, and recordation of a deed or deeds of conveyance, agreements of sale and other ancillary documents necessary for the absolute sale and disposal of the properties, or any part thereof, with such clause or clauses, and agreement or agreements as the attorney in fact shall deem proper and expedient and such other documents as Ocwen deems necessary to carry out its obligations to service the mortgage loans; (C) to ask or demand for, collect, receive payment of and receipt for, any and all moneys, claims, and other amounts due or to become due at any time in respect of or arising out of any loans; (D) to commence and prosecute any suits, actions, or proceedings at law or in equity in any court of competent jurisdiction to collect the loans or any thereof and to enforce any other right in respect of any loans; and (E) generally, to do, at Ocwen's option, at any time, and from time to time, all acts and things which Ocwen deems necessary to protect, preserve, or realize upon the loans and the liens thereon and to effect the intent of the Agreements all as fully and effectively as the Company might do.

3

Company hereby ratifies all that said attorneys shall lawfully do or cause to be done by virtue hereof. This power of attorney is a power coupled with an interest and shall be irrevocable.

DATED this 9th day of March, 2004

Wells Fargo Bank, N.A., a national banking association
By: _____
Diane E. TenHoopen
Its: Vice President

Witness _____
Christie Orona

Witness _____
Mary Asgodom

STATE OF MARYLAND
COUNTY OF HOWARD

On this 9th day of March, 2004 before me, the undersigned , a notary public, personally appeared Diane E. TenHoopen, Vice President of Wells Fargo Bank, N.A., a national banking association, who resides at 9062 Old Annapolis Road Columbia, Maryland, who is personally known to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that they executed the same in his/her capacities and that by their signatures on the instrument the persons of the entry upon behalf of which the persons acted, executed the instrument.

Witness my hand and official seal.

Signature _____

KATHLEEN A. DEAN
NOTARY PUBLIC
HOWARD COUNTY
MARYLAND
MY COMMISSION EXPIRES FEB. 22, 2005

Exhibit A

Amortizing Residential Collateral Trust, 2001-BC4

Amresco Residential Securities Corporation Mortgage Loan Trust 1999-1

Amresco Residential Securities Corporation Mortgage Loan Trust 1998-3

Asset Backed Securities Corporation Home Equity Loan Trust 2001-HE1

Asset Backed Securities Corporation Home Equity Loan Trust 2003-HE3, Asset Backed Pass-Through Certificates, Series 2003-HE3

Delta Funding Home Equity Loan Trust 1994-2

Delta Funding Home Equity Loan Trust 1997-2

Delta Funding Home Equity Loan Trust 1997-3

Delta Funding Home Equity Loan Trust 1997-4

Delta Funding Home Equity Loan Trust 1998-1

Delta Funding Home Equity Loan Trust 1998-2

Delta Funding Home Equity Loan Trust 1998-3

Delta Funding Home Equity Loan Trust 1998-4

Delta Funding Home Equity Loan Trust 1996-1

Delta Funding Home Equity Loan Trust 1996-2

Delta Funding Home Equity Loan Trust 1996-3

Delta Funding Home Equity Loan Trust 1999-2

Delta Funding Home Equity Loan Trust 1999-3

Delta Funding Home Equity Loan Trust 2000-1

Delta Funding Home Equity Loan Trust 1995-1

Delta Funding Home Equity Loan Trust 1995-2

Delta Funding Home Equity Loan Trust 1999-1

Delta Funding Home Equity Loan Trust 1997-1

Exhibit A Continued

Delta Funding Home Equity Loan Trust 2001-1

Delta Funding Home Equity Loan Asset-Backed Certificates Series 2001-2

Encore Credit Corporation, Mortgage Pass-Through Certificates, Series 2003-1

First Alliance Mortgage Loan Trust 1998-3, Mortgage Loan Asset-Backed Certificates, Series 1998-3

First Alliance Mortgage Loan Trust 1998-4, Mortgage Loan Asset Backed Certificates, Series 1998-4

First Alliance Mortgage Loan Trust 1999-1, Mortgage Loan Asset Backed Certificates, Series 1999-1

First Alliance Mortgage Loan Trust 1999-2, Mortgage Loan Asset Backed Certificates, Series 1999-2

First Alliance Mortgage Loan Trust 1999-3, Mortgage Loan Asset Backed Certificates, Series 1999-3

Fund America Investors Trust 1997-NMC1 Collateralized Mortgage Obligation Series 1997-NMC1 A/K/A National Mortgage Corporation, Phase 1997-NMC1

Fund America Investors Trust 1998-NMC1 Collateralized Mortgage Obligation Series 1998-NMC1

Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3

Morgan Stanley ABS Capital I Inc. Trust 2003-SD1, Mortgage Pass-Through Certificates, Series 2003-SD1

Ocwen Mortgage Loan Trust Asset-Backed Certificates, Series 1998-OAC1

Renaissance Home Equity Loan Trust 2002-1

Renaissance Home Equity Loan Trust 2002-2

Renaissance Home Equity Loan Trust 2002-3

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2002-4

Renaissance Home Equity Loan Asset-Backed Certificates, Series 2003-1

Encore Credit Corporation Mortgage Pass-Through Certificates, Series 2003-1

Renaissance Home Equity Loan Trust 2003-3

Renaissance Home Equity Loan Trust 2003-4

Salomon Brothers Mortgage Securities VII, Inc., Floating Rate Mortgage Pass-Through Certificates, Series 1999-3

Exhibit A Continued

Southern Pacific Secured Assets Corporation, Collateralized Asset-Backed Notes Trust, Series 1998-H1 Access Financial Mortgage Loan Trust 1996-3

Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC5

Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC6

Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC8

Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC9

Structured Asset Securities Corporation Amortizing Residential Collateral Trust, Mortgage Pass-Through Certificates, Series 2002-BC10

Structured Asset Securities Corporation Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2003-BC3

Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC4

Structured Asset Securities Corporation, Structured Asset Investment Loan Trust, Mortgage Pass-Through Certificates, Series 2003-BC12

Structured Asset Securities Corporation, First Franklin Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2003-FF3

Terwin Mortgage Trust, Asset-Backed Certificates, Series TMTS 2003-8

March 5, 2004

COUNTY COMMISSIONERS CREATED OCT 1ST 1915 BROWARD COUNTY FLORIDA

I hereby certify this document to be a true, correct and complete copy of the record filed in my office. Dated this 4 day of MAY, 2004
Roger DeFoor, County Administrator
By _____
Deputy Clerk