Box 5

J. WAYNE THOMAS NOTARY PUBLIC DAVIDSON COUNTY TENNESSEE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $28,500.00.

AFFIANT

Subscribed and sworn to and subscribed before me this 11th day of February, 2005.

NOTARY PUBLIC My commission expires:

Commission Expires SEPT. 24, 2005

Map and Parcel No. 82-07-49.00

Address of New Owner:
David Day
807 North 2nd Street
Nashville, TN 37027

Send Tax Notices To:
Same.

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, FIRST UNION NATIONAL BANK, as Trustee of the Amortizing Residential Collateral Mortgage Trust 2000-BC1, by WILSHIRE CREDIT CORPORATION, its Attorney-in-Fact, hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto DAVID DAY, hereinafter referred to as Grantee, his heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 807 North Second Street, Nashville, TN 37207.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Book 57, page 25, in the Register's Office for Davidson County, Tennessee; and to the 2005 and future years' Davidson County property taxes, which are being prorated.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE, their heirs and assigns forever; and we do covenant with the said GRANTEE with respect to that Warranty of Title set out in Attachment "B" hereto and made a part hereof. Additional reservations from and exceptions to this conveyance and the Warranty of Title are also set out in Attachment "B" hereto and made a part hereof. The subject real property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

IN WITNESS WHEREOF, the said FIRST UNION NATIONAL BANK, as Trustee of the Amortizing Residential Collateral Mortgage Trust 2000-BC1, by WILSHIRE CREDIT CORPORATION, its Attorney-in-Fact, has hereunto set its signature, this 8 day of February, 2005.

Davidson County DEEDWARR
Recvd: 02/18/05 09:12 2 pgs
Fees:13.00 Taxes:105.45
20050216-0017475

FIRST UNION NATIONAL BANK, as Trustee of the Amortizing Collateral Mortgage Trust 2000-BC1

By: **WILSHIRE CREDIT CORPORATION, its Attorney-in-Fact**

By: B Smith
Name & Title: Barb Smith
Its Authorized Signer

WILSHIRE CREDIT CORPORATION NEVADA SEAL

STATE OF Oregon)
COUNTY OF Washington)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Barb Smith, 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 Authorized Signer (or other such officer authorized to execute this instrument) of FIRST UNION NATIONAL BANK, as Trustee of the Amortizing Residential Collateral Mortgage Trust 2000-BC1, by WILSHIRE CREDIT CORPORATION, its Attorney-in-Fact, the within-named bargainor, a corporation, and that such Authorized Signer or other officer, as such —, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as Authorized Signer.

WITNESS my hand and official seal of office, on this, the 8 day of February, 2005.

My commission expires:

OFFICIAL SEAL
A JANKANS
NOTARY PUBLIC-OREGON
COMMISSION NO. 363644
MY COMMISSION EXPIRES DECEMBER 4, 2006

A Jankans
NOTARY PUBLIC

POWER OF ATTORNEY OF RECORD IN [redacted] INSTRUMENT NO. 20050216-0017475
REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE

Attachment "A": Legal Description.

Being Lot No. 110 on the plan of Dr. V. S. Lindley's Addition to Northeast Nashville, as of record in Book 57, page 25, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to First Union National Bank, as Trustee of the Amortizing Residential Collateral Mortgage Trust 2000-BC1, by Wilshire Credit Corporation, Its Attorney-in-Fact, by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., as Substitute Trustee, dated July 22, 2004, recorded August 10, 2004, of record in Instrument Number 200408100096441, Register's Office for Davidson County, Tennessee.

Attachment "B": Warranty of Title, Reservations and Exceptions.

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.

The following reservations from and exceptions to this conveyance and the Warranty of Title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through of under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for the current year and all prior and subsequent years, the payment of which Grantee assumes (at time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

When Recorded Return To:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217