RETURN TO:
GRISSIM TITLE & ESCROW, LLC
2309 Crestmoor Road, Suite 300
Nashivlle, TN 37215

3164035

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 21st day of July, 2005, by and between, **JP Morgan Chase Bank, as Trustee under the Pooling and Servicing Agreement dated as of March 1, 2003, ABFS Mortgage Loan Trust 2003-1, by EMC Mortgage Corporation, as Attorney-in-Fact,** party of the first part, and **Richard J. VanBerckelaer,** unmarried, 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 Nashville, County of Davidson, State of Tennessee, to wit :

BEING LOT NO. 81, ON THE PLAN OF LINDSLEY'S ADDITION TO EAST NASHVILLE, OF RECORD IN BOOK 57, PAGE 25, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

Property known as 833 Stockell Street, Nashville, Tennessee, 37207

Parcel No. 82-3-223

This being the same property conveyed to **JP Morgan Chase Bank, as Trustee under the Pooling and Servicing Agreement dated as of March 1, 2003, ABFS Mortgage Loan Trust 2003-1,** by Special Warranty Deed of record in Instrument Number 20051121-0140617, 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 aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, its successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said 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 for Restrictions, dedications, conditions, reservations, easements, plats and other matters shown on the plat of The Plan of Lindsley's Addition to East Nashville, as recorded in Book 57, Page 25, and 2005 Davidson County, Tennessee property taxes, not yet due and payable; 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.

EMC MORTGAGE CORPORATION CORPORATE SEAL 1990 DELAWARE

JP Morgan Chase Bank, as Trustee under the Pooling and Servicing Agreement dated as of March 1, 2003, ABFS Mortgage Loan Trust 2003-1

By EMC Mortgage Corp., as Attorney-in-Fact
Chris M. Alcedo
Vice President

STATE OF Texas)
COUNTY OF Dallas)

Personally appeared before me a Notary Public, Chris M. Alcedo 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 Vice President of EMC Mortgage Corporation, 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 21 day of July, 2005.

Linda Penney
NOTARY PUBLIC

My Commission Expires:

Davidson County DEEDWARR
Recvd: 11/21/05 15:46 2 pgs
Fees:13.00 Taxes:170.20
20051121-0140619

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

STATE OF TENNESSEE)
COUNTY OF DAVIDSON

I 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 $46,000.00, which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Richard J VanBerckelaer
AFFIANT

Subscribed and sworn to before me this the 19th day of August, 2005.

JEFFREY M. GRISSIM STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

NOTARY PUBLIC

My commission expires:

My Commission Expires JAN. 24, 2009

Property Address:
833 Stockell st.
Nashville, TN 37207

New Owner and Mail Tax Bills to:
Richard J. VanBerckelaer
217 East 20th St A
Costa Mesa,CA 929627

This instrument prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 poplar Ave., Ste. 322
Memphis, TN 38117
(901) 525-2427