Prepared by:
Realty Title & Escrow Company, Inc.
5111 Maryland Way, Suite 101
Brentwood, TN 37027
File No. 02-0507-4413

AMY LEATHERS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $ 119,900.00

Affiant

Subscribed and sworn to before me, this 20th day of April, 2006.

Notary Public
My commission expires:

| Address of New Owner: | Send Tax Bills to: | Tax Information |
|---|---|---|
| Clevette D. Smith<br>1512 Chestnut Oak Drive<br>Antioch TN 37013 | The Lending Group<br>13901 Sutton Park Dr. #150<br>Jacksonville, FL 32224 | 164-16-A-93.00 |

## SPECIAL WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, JPMorgan Chase Bank, as Trustee for Certificate Holders of Bear Sterns Asset Backed Securities, Inc., Asset Backed Certificates, Series 2003-AC2, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Clevette D. Smith, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to- wit:

Land in Davidson County, Tennessee, being Lot No. 57, on the Plan of Meadow Woods, Section Four, of record in Instrument No. 20010605-0058115, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Charles Festo, a married man, by deed from Jerry Butler Builders, LLC, dated February 14, 2003, of record in Instrument No. 20030228-0026852, Register's Office for Davidson County, Tennessee. Further being the same property conveyed to JP Morgan Chase Bank, as Trustee by Trustee's Deed of record in Instrument No. 20050624-0073071, said Register's Office.

Subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1512 Chestnut Oak Drive, Antioch, TN 37013

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out, but such covenants exist only to the extent of any claims arising by, through or under the Grantors. Grantors hereby covenant with Grantees that Grantors will forever defend Grantees against claims of all persons claiming by, through or under Grantors, but no further or otherwise.

Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Davidson County DEEDWARR
Recvd: 05/01/06 09:48 2 pgs
Fees:13.00 Taxes:443.63

20060501-0049396

WITNESS my hand this 12th day of April, 2006.

JPMorgan Chase Bank, as Trustee for Certificate Holders of Bear Sterns Asset Backed Securities, Inc., Asset Backed Certificates, Series 2003-AC2

By: _____
Leslie A. Cook
Its: Vice President

STATE OF Indiana
COUNTY OF Allen

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Leslie A. Cook, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Vice President of JPMorgan Chase Bank, as Trustee for Certificate Holders of Bear Sterns Asset Backed Securities, Inc., Asset Backed Certificates, Series 2003-AC2, the within named bargainor, and that he is authorized by JPMorgan Chase Bank, as Trustee for Certificate Holders of Bear Sterns Asset Backed Securities, Inc., Asset Backed Certificates, Series 2003-AC2, as such Vice President, to execute this instrument on its behalf.

Witness my hand in Allen County IN, this 12th day of April, 2006.

NOTARY PUBLIC SEAL INDIANA

_____
Notary Public Toni C. Lange

My Commission expires May 16, 2008

TONI C. LANGE
Notary Public, State of Indiana
A Resident of Allen County
My Commission Expires May 16, 2008