Davidson County DEEDWARR
Recvd: 05/03/06 15:23 3 pgs
Fees:18.00 Taxes:378.51
20060503-0051501

Prepared by:
Samuel L. Jackson, Esq.
Lewis, King, Krieg & Waldrop, P.C.
P.O. Box 198615
Nashville, Tennessee 37219

GENERAL WARRANTY DEED

Made this 28th day of April, 2006, by Robie D. Cummings, formerly known as Robie D. Fowler, hereinafter called the grantor, to the Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-2, in care of Select Portfolio Services, 3815 South West Temple, Salt Lake City, Utah 84115, hereinafter called the grantee:

(Whenever used herein the term "grantor" and "grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations.)

WITNESSETH, that the grantor, for and in consideration of the sum of Ten Dollars ($10.00) and other valuable considerations, receipt whereof is hereby acknowledged, hereby grant, bargain, sell, alien, remise, release, convey and confirm unto the grantee, all that certain land situate in Davidson County, Tennessee, more particularly described as follows:

613 St. Cloud Drive, Antioch, Tennessee 37013

land in Davidson County, Tennessee, being lot No. 171 on the plan of Haywood Hills, Section 3, in book 4460, pages 164 and 165 register's office for said County, to which said plan reference is made for a more complete legal description of said lot. Located at the address of 613 St. Cloud Drive, Antioch, Tennessee 37013.

Being the same property conveyed to Robie D. Fowler and Romeo F. Fowler by deed from EquiCredit Corporation of America, of record in Book 1152, Page 11, Register's Office for Davidson County, Tennessee. The interest of Romeo Fowler was divested by Decree of Record as instrument number 200508100094969 recorded with the Davidson County, Tennessee Register of Deeds.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title, and interest unto Grantees, Grantees' heirs, successors, and assigns forever. The Grantor does covenant and agree with the said Grantee that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth herein, and that the title and quiet possession thereto Grantor will forever warrant and defend against the lawful claims of all persons whomsoever.

WITNESS my hand on the day and year first above written

ROBIE D. CUMMINGS FORMERLY KNOWN AS ROBIE D. FOWLER:

Robin D. Cummings

STATE OF Tennessee)
)
COUNTY OF Davidson)

Before me, Lisa A Cornwell Collins a Notary Public for the state and county mentioned, personally appeared Robie D. Cummings, formerly known as Robie D. Fowler, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) to be the within named grantor, and that she executed the foregoing instrument and acknowledged that she executed the same as her free act and deed.

Witness my hand and seal at office this 28th day of April, 2006.

LISA CORNWELL-COLLINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

NOTARY PUBLIC

My Commission Expires:

9-30-2006

Name and Address of Property Owner:

Bank of New York
c/o Select Portfolio Services
3815 South West Temple
Salt Lake City, Utah 84115
Ref. Loan # 8391002964

Property Address:

613 St. Cloud Drive
Antioch, Tennessee 37013

Person Responsible for Taxes: (New Owner)
Select Portfolio Services
Map & Parcel
162-3-283

AFFIDAVIT OF VALUE

STATE OF Tennessee)
)
COUNTY OF Davidson)

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater, is $102,300 which amount is equal to or greater than the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

R. Kirkland Moore
Affiant

Sworn to and subscribed before me this
28th day of April, 2006.

Brandy K. Pirk
Notary Public

My Commission Expires: 11-25-06

BRANDY K. PIRK
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 25, 2006

RETURN TO:

Samuel L. Jackson, Esq.
Lewis, King, Krieg & Waldrop, P.C.
P.O. Box 198615
Nashville, Tennessee 37219