Box 1

Name and Address of New Owner:
Greg J. Young
3637 Burwick Place
Antioch TN 37013
REO LN #0817438328

Send Tax Bills to:
First Horizon Home Loans
P.O. Box 146
Memphis, TN 38101

Map and Parcel Nos.
Map151-1A-41

Davidson County DEEDWARR
Recvd: 03/14/01 12:58 3pgs
Fees:15.00 Taxes:518.00
20010314-0024428

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **WASHINGTON MUTUAL, F.A., a/k/a WASHINGTON MUTUAL BANK, FA** ("Grantor"), has bargained and sold, and hereby transfers and conveys to Greg J. Young ("Grantee"), his successors, heirs and assigns, certain land in **DAVIDSON** County, Tennessee, being more particularly described in **Exhibit "A"** attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantee, his successors, heirs and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Subject to property taxes for 2001, a lien, but not yet due; Restrictive Covenants of record in Book 7358, Page 656 and Book 7538, Page 792, Register s Office for Davidson County, Tennessee, and further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Chatham Pointe, of record in Plat Book 6900, Pages 444-447, said Register's Office.

Grantor covenants with Grantee that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantee, his successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor but no further or otherwise.

Executed this the ~~19~~ 20th day of February, 2001.

WASHINGTON MUTUAL BANK, FA

By: Dane Aitken
TITLE Asst. Vice President

By: Joan L Shultz
TITLE Asst. Vice President

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Diane Aitken and Joan L. Shultz with whom I am personally acquainted and who upon their (his, her, their) oath(s) acknowledged themselves (himself, herself, themselves) to be the Asst. Vice President and Asst. Vice President respectively of **WASHINGTON MUTUAL BANK, FA**, the within named bargainor, a corporation, and that Diane Aitken as such Asst. Vice Pres and Joan L. Shultz as such Asst. Vice Pres. being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Diane Aitken as such Asst Vice Pres., and attesting the same by the said Joan L. Shultz as such Asst. Vice Pres..

Witness my hand and official seal at office at Northridge, California, on this the 20th day of February, 2001.

Mildred Owen
Notary Public Mildred Owen

My Commission Expires: 8/22/2001

MILDRED OWEN
Commission #1150963
Notary Public - California
Los Angeles County
My Comm. Expires Aug 22, 2001

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $140,000.00.

Diane Aitken
Washington Mutual Bank, FA
(Affiant)

By: Diane Aitken
Title: Asst. Vice President

Subscribed and sworn to before me
this 20th day of February, 2001.

Mildred Owen
Notary Public Mildred Owen

My Commission Expires: 8/22/2001

MILDRED OWEN
Commission #1150963
Notary Public - California
Los Angeles County
My Comm. Expires Aug 22, 2001

THIS INSTRUMENT PREPARED BY & RETURNT TO:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
223 MADISON STREET, S. 103
MADISON, TN 37115

EXHIBIT "A"

LAND in Davidson County, Tennessee, being Lot No. 41 on the Plan of Chatham Pointe, as of record in Plat Book 6900, Pages 444-447, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Washington Mutual, F. A., correctly known as Washington Mutual Bank, FA by Substitute Trustee's Deed from Clifton E. Darnell, Substitute Trustee, dated December 16, 1999 and recorded as Instrument No.200001140005044 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 3637 Burwick Place, Antioch, TN 37013