Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
T2008-483
0002109783

Davidson County DEEDWARR
Recvd: 04/09/02 09:56 3pgs
Fees:18.00 Taxes:296.00
20020409-0043260

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 15th day of February, 2002, by TCIF REO1, L.L.C., Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to John J. Palmer and Carol V. Palmer, Grantees, the following land in Davidson County, Tennessee:

> Land in Davidson County, Tennessee, being Lot No. 255 on the Map of Maplecrest Subdivision, as of record in Book 1835, page 27 and 28, Register's Office for Davidson County, Tennessee. Said Lot No. 255 fronts 80 feet on the Southerly margin of Dennywood Drive and extends back between lines 181 feet on the Westerly line and 177.1 feet on the Easterly line to a dead line in the rear, measuring 65 feet thereon.
>
> Being the same property conveyed to TCIF, REO1, L.L.C. by Special Warrnaty Deed from U.S. Trust Mortgage dated 03/19/02, 2002, recorded *, 2002, of record in Book _____ Page _____ Register's Office for Davidson County, Tennessee.
>
> Commonly known as: 2315 Dennywood Drive, Nashville, TN 37214.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantees and unto their heirs and assigns forever.

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.

* Inst # 20020409 0043259

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

TCIF REO1, L.L.C., by its lawful Attorney-in-Fact, Fairbanks Capital Corp.

BY: _____

ITS: Joyce Kindsvogel, Asst. Sec/Doc Control

Acknowledgment

State of Utah)
)ss.
County of Salt Lake)

Personally appeared before me, the undersigned, a Notary Public, in and for said county and state, by Joyce Kindsvogel, Asst. Sec/Doc Control **as** _____ **for Fairbanks Capital Corp., the Attorney in Fact for TCIF REO1, L.L.C., with whom I am personally acquainted (or proved to me by satisfactory evidence) and who acknowledges that he/she executed the within instrument for the purposes therein contained, and who further acknowledges that he/she is the** Asst. Sec / Doc Control **of Fairbanks Capital Corp., and that he/she as such** Asst. Sec / Doc Control **is authorized to sign on behalf of TCIF REO1, L.L.C., acting as Attorney in Fact for the maker or a constituent of the maker and is maker, to execute this instrument on behalf of the maker.**

Witness my hand and seal this 15th **day of February, 2002.**

Rebekah Thomas
Notary Public

My commission expires:

4/5/05
(Seal)

NOTARY PUBLIC
REBEKAH THOMAS
3815 So. West Temple
Salt Lake City, Utah 84115
My Commission Expires
April 5, 2005
STATE OF UTAH

I, or we, 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, $ 80,000. , which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 15th day of February, 2002.

Notary Public

My commission expires:

1/29/05

(Seal)

AMANDA NORDMAN
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENNESSEE

Property owner and party responsible for payment of taxes:

John J. Palmer and
Carol V. Palmer
2315 Dennywood Drive
Nashville, TN, 37214

Map No. 84-11-126.00

Return to:

Associate Closing & Title a Div. of
Wilson & Associate P.L.L.C.
5384 Poplar Suite 202
Memphis, TN 38119
901-682-9035 901-682-8517 Fax