Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
2003-256
900416

Davidson County DEEDWARR
Recvd: 06/20/02 11:37 3pgs
Fees:18.00 Taxes:135.98

20020620-0074591

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 6th day of June, 2002, by Nationscredit Financial Services Corporation, successor by merger to Nationscredit Home Equity Services Corporation by Fairbanks Capital Corp., attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Mark Stephen Spengel and Dawn D. Spengel, Grantees, the following land in Davidson County, Tennessee:

Described property located in the 12th Civil District of Davidson County, Tennessee, to-wit: Said tract of land is composed of Lot 5 and an additional tract adjoining said lot on the easterly line and more particularly described as metes and bounds as follows: Starting at a point in the center of knight Road (Old Ewing Road, said point being the original Northwest corner of B. F. and Maggie Sanders land, and running thence with the center of B. F. and Maggie Sanders land, and running thence with the center of Knight Road (Olds Ewing Road) South 4 degrees 45 minutes West 200 feet to a spike in the center of said road, the same being the point of beginning of the hereinafter described tract of land: thence South 87 degrees 30 minutes East, 285 feet to a point; thence South 4 degrees 45 minutes West 50 feet to a point; thence North 87 degrees 30 minutes West 285 feet to a spike in the center of Knight Road (Old Ewing Road); thence with the center line of said road North 4 degrees 45 minutes East, 50 feet to the point of beginning. Being the same property conveyed to NationsCredit Financial Services, Corp., by Substitute Trustee's Deed from Joe M. Kirsch, as Substitute Trustee, dated February 12, 2001, of record in instrument number 20010221-0016176, Register' s Office for Davidson County, Tennessee.

Commonly known as: 3443 Knight Drive, Whites Creek, TN 37189.

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 seised 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.

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



Nationscredit Financial Services Corporation, successor by merger to Nationscredit Home Equity Services Corporation by Fairbanks Capital Corp., attorney in fact.

BY: Murray Puckett

ITS: Murray Puckett, Vice President

Acknowledgment

State of Florida)
)ss.
County of Duval)

Personally appeared before me, the undersigned, a Notary Public, in and for said county and state, Murray Puckett **as** V.P. **for Fairbanks Capital Corporation, the Attorney in Fact for Nationscredit Financial Services Corporation, 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** V.P. **of Fairbanks Capital Corporation, and that he/she as such** V.P. **is authorized to sign on behalf of Nationscredit Financial Services Corporation, 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 6th **day of** ~~May~~ June, **2002.**

Mary F Sanders

Notary Public

My commission expires:

Notary Public State of Florida

(Seal)

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, $36,750, 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 6th day of June, 2002.

Notary Public

My commission expires:

3-15-2003

(Seal)

PATRICIA B. BROSSETT NOTARY PUBLIC AT LARGE MY COMM. EXP. 3-15-2003 SHELBY CO., TN

Property owner and party responsible for payment of taxes:
Mark Stephen Spengel
3443 Knight Drive
Whites Creek, TN, 37189

Map No. 49-254.00

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