Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
2003-269
900432/7003084816

RETURN TO:
COMMONWEALTH TITLE AGENCY
OF NASHVILLE, INC.
900 CALLATIN RD. SOUTH
MADISON, TN 37115

Davidson County DEEDWARR
Recvd: 09/04/02 11:06 3pgs
Fees:18.00 Taxes:277.13

20020904-0106684

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 8th day of August, 2002, by Nationscredit Financial Services Corporation, Grantor, by its duly authorized attorney in fact.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Billy Joe Willis, Grantee, the following land in Davidson County, Tennessee:

The property further described as being in Madison, County of Davidson, State of Tennessee, to-wit:

Described property located in Davidson County, Tennessee, to wit:

Being Lot Number 1, Final Plat for McMaster's Subdivision, as recorded in Book 6900, Page 595, Register's Office, Davidson County, Tennessee, to which plat is reference is hereby made for a more particular description of said property.

Being the same property conveyed to NationsCredit Financial Services Corporation, Substitute Trustee's Deed from Joe M. Kirsch, as Substitute Trustee, dated March 29, 2001, recorded May 03, 2001, of record in Instrument #200105030045436, Register's Office for Davidson County, Tennessee.

Commonly known as: 2101 Neelys Bend, Madison, TN 37116.

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 Grantee and unto his 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 Nationseredit Home Equity Services Corporation by Fairbanks Capital Corp., Attorney-in-Fact

BY: _____

ITS: Laffaira Taylor
Document Control Officer

Acknowledgment

State of PA **)**
)ss.
County of Montgomery

Personally appeared before me, the undersigned, a Notary Public, in and for said county and state, PA **as** Doc. Cnt. Off **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** Doc. Cnt. Off. **of Fairbanks Capital Corporation, and that he/she as such** Laffaira Taylor **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 8th **day of August, 2002.**

_____
Notary Public

Notarial Seal
Felicia J. Fluck, Notary Public
Hatboro Boro, Montgomery County
My Commission Expires Jan. 11, 2006

My commission expires:

JAN. 11, 2006
(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, $74,900, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Billy Joe Willis
Affiant

Subscribed and sworn to before me this 26 **day of August, 2002.**

Notary Public

My commission expires:

5/30/2004
(Seal)

Property owner and party responsible for payment of taxes:
Billy Joe Willis
501 Canton Pass
Madison, TN, 37115

Map No. 74-35.00

Return to:

Commonwealth Title Agency
333 Gallatin Road South
Madison, TN 37115