RECORD AND RETURN TO:
Mitchell A. Watts, Attorney
2400 Crestmoor Road #102
Nashville, TN 37215

Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024-1369

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $110,000.00

Affiant

Subscribed and sworn to before me this 6th day of November, 2002.

Notary Public
My commission expires: 9-30-06

JEFFERY W. HART NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 01/03/03 13:07 2pgs
Fees:13.00 Taxes:407.00

20030103-0001261

Address of New Owner:	Send Tax Bills to:	Tax-Information
Charles C. Florek	Charles C. Florek	083-10-0-286.00
1806 Forrest Avenue	8006 Pinnacle Court	
Nashville TN 37206	Goodlettsville, TN 37072	

SPECIAL WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Homecomings Financial Network, Inc.**, hereinafter referred to as Grantor, has bargained and sold, and does hereby transfer and convey to **Charles C. Florek**, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit:

Land in Davidson County, Tennessee, being Lot No. 68 on the Plan of Lockeland of record in Book 57, Page 135, Register's Office for said County, to which plan reference is hereby made for a more complete legal description. Said Lot No. 68 fronts 50.0 feet on the south side of Forrest Avenue and runs back between parallel lines 170.0 feet to an alley.

Being the same property conveyed to Homecomings Financial Network, Inc. by deed from Equicredit Corporation of America of record in Instrument No. 20030103-0001260, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1806 Forrest Avenue, Nashville, TN 37206

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out, but such covenants exist only to the extent of any claims arising by, through or under the Grantors. Grantor hereby covenant with Grantee that Grantors will forever defend Grantees against claims of all persons claiming by, through or under Grantor, but no further or otherwise.

Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand this 24th day of October, 2002.

Homecomings Financial Network, Inc.
By:

STATE OF Minnesota
COUNTY OF Hennepin

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Ann M. Knack, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the REO Manager of Homecomings Financial Network, Inc., the within named bargainor, and that he is authorized by Homecomings Financial Network, Inc. to execute this instrument on its behalf.

Witness my hand in Minnesota this 5th day of November, 2002.

Susan Ritchie-Larson
Notary Public

My Commission expires: 1/31/2005

SUSAN RITCHIE-LARSON
NOTARY PUBLIC-MINNESOTA
MY COMMISSION EXPIRES 1-31-2005