THIS INSTRUMENT PREPARED
BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
3300 N.E. Expressway, Building 8
Atlanta, GA 30341

FILE NO.: 158.0210322TN/dka
LOAN NO.: 0029251220

Davidson County DEEDWARR
Recvd: 04/16/03 09:07 2pgs
Fees:12.00 Taxes:0.00

20030416-0050523

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into on March 31, 2003, by and between:

BANK OF AMERICA, N.A., party of the first part, and, **SECRETARY OF HOUSING AND URBAN DEVELOPMENT,** party of the second part

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first pat has bargained and sold and does hereby bargain, sell convey and confirm unto the said party of the second part the following real estate, situated and being in the County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, Being Lot No. 24 on the Plan of L.A. Warren's Resubdivision of Block "C" R.M. Dudley's Subdivision, of record in Book 843, Page 102, Register's office for Davidson County, Tennessee.
Said Lot No. 24 fronts 50 feet on the northerly side of Kirkland Avenue and extends back between parallel lines 150 feet to a dead line in the rear.
Being the same property conveyed to Linda J. Lakip by deed from Gary G. Thomas and wife, Maudie F. Thomas, of record in instrument number 200101020000324, Register's office of Davidson County, Tennessee.

Being the same property conveyed to Grantors herein from **BANK OF AMERICA, N.A.**, as shown in Warrantee Deed in Lieu of Foreclosure at Instrument No. 200303130033784, in said Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate together with all appurtenances and hereaditaments thereunto belonging or in any wise appertaining unto the said party of the second part, its heirs, or successors and assigns in fee simple forever.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according their proper gender and number according to the context hereof.

IN WITNESS WHEREOF, THE undersigned **BANK OF AMERICA, N.A.**, has caused this instrument to be executed by its duly authorized officer and agent the day and year first above written.

BANK OF AMERICA, N.A.

BY: Cary J. Racz

TITLE: Assistant Vice President

BANK OF AMERICA NORTH CAROLINA CORPORATE SEAL

FILE NO.: 158.0210322TN/dkc
LOAN NO.: 0029251220

STATE OF New York

COUNTY OF Erie

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Cary J. Karz, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the Assistant Vice President of **BANK OF AMERICA, N.A.**, the within named bargainor, and as such officer being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer.

WITNESS my hand and Notarial Seal at office this 4th day of April 2006.

ERIE COUNTY NOTARY PUBLIC

Notary Public

KAROLYN J. WIMBLEY
Notary Public, State of New York
No. 01WI4602234
Qualified in Erie County
Commission Expires 4/30/06

My Commission Expires:

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MSP No.: 158.0210322TN (Lakip)
Lender Loan No.: 0029251220
Property Address: 1410 Kirkland Avenue, Nashville, TN 37216
Tax Parcel ID No.: 72-07;44.00

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Attention: Single-Family Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803

NO TAX GOVERNMENT AGENCY

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

Affiant

Subscribed and sworn to before me this 4th day of April,

JEAN DENNY NOTARY PUBLIC GWINNETT COUNTY, GA COMM. EXP. 02-23-07

Notary Public

My Commission Expires: 02/23/07