Please return to
BOX 1.

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 $62,000.00

Affiant

SHARI A. THOMPSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Subscribed and sworn to before me this 23rd day of May, 2003.

Notary Public
My commission expires:

Davidson County DEEDWARR
Recvd: 06/02/03 13:08 2pgs
Fees:13.00 Taxes:229.40
20030602-0074654

Address of New Owner:	Send Tax Bills to:	Tax-Information
Mary B. Herndon	First Horizon Home Loans	162-10-0-206.00
403 Brookview Estates Drive	P.O. Box 146	
Antioch, TN 37013	Memphis, TN 38101	

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, **Beneficial Tennessee, Inc.**, hereinafter referred to as Grantor, has bargained and sold, and does hereby transfer and convey to **Mary B. Herndon**, 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. 8A, Zone Lot Division of Lots Nos. 6 and 9, a resubdivision of Lots 5 through 9, Ball Heights of record in Plat Book 6250, Page 345, amended In Plat Book 5210, Page 70, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Beneficial Tennessee, Inc. by Substitute Trustee's Deed from Richard J. Myers as Substitute Trustee of record in Instrument No. 20030109-0004260, 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 403 Brookview Estates Drive, Antioch, TN 37013

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 27 day of May, 2003.

Beneficial Tennessee, Inc.

By: _____ Ashley M. Bean
Asst. Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, the within named Ashley M. Bean, with whom I am personally acquainted, who, upon oath, acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Asst. Vice President of Beneficial Tennessee, Inc. and that she is authorized by Beneficial Tennessee, Inc. to execute this instrument on its behalf by herself as such Asst. Vice President.

Witness my hand in Pomona, CA, this 27 day of May, 2003.

Notary Public

My Commission expires: 2/5/05

CECILIA TORRES
Commission # 1293215
Notary Public - California
Los Angeles County
My Comm. Expires Feb 5, 2005