Name & Address of New Owner:
James E. Laster, Jr. and wife,
Tonia B. Laster
1317 Valley Trail
Whites Creek, TN 37189

Send Tax Bills To:
Encore Credit Corporation
101 Innovation Drive, S-200
Irvine, CA 92612

Davidson County DEEDWARR
Recvd: 06/12/03 15:01 2pgs
Fees:13.00 Taxes:629.00
20030612-0081467

Tax ID Numbers:
Map 41-2 Parcel 5

REO#: A031693

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged by the Grantor, the **Federal National Mortgage Association,** organized under and existing pursuant to the laws of the United States, does hereby bargain, sell, transfer and convey unto **James E. Laster, Jr. and wife, Tonia B. Laster,** their heirs, successors and/or assigns, subject to matters of record and matters an accurate survey would reveal, that certain tract or parcel of land in **Davidson** County, State of Tennessee, described as follows, to-wit:

The property is commonly known as 1317 Valley Trail, Whites Creek, TN 37189 and is more particularly described in Exhibit "A" attached hereto and made a part hereof by this reference.

To have and to hold said tract or parcel of land together with the appurtenances, estate, title and interest thereto belonging, unto the said Grantees, **James E. Laster, Jr. and wife, Tonia B. Laster,** their heirs and assigns, forever.

Grantees, **James E. Laster, Jr. and wife, Tonia B. Laster,** is responsible for the payment of real property taxes on subject property for the year 2003 and subsequent years thereafter, and this conveyance is made subject to certain notes, easments, minimum building setback lines, etc., if any as may be set forth in Breckenridge Valley, of record in Plat Book 4460, Page 167, Register's Office for said Davidson County, Tennessee.

Said Federal National Mortgage Association warrants the title to said property against the claims of all persons claiming or to claim the same or any part thereof by, through or under the said Grantor, but not otherwise.

In witness whereof, the said Federal National Mortgage Association has executed this deed and affixed its corporate seal by its Vice President, this ____ day of June, 2003.

Federal National Mortgage Association

BY: _____
Donna Ghassemi, Vice President

FEDERAL NATIONAL MORTGAGE ASSOCIATION CORPORATE SEAL 1938

State of Texas) ss.
County of Dallas)
(SEAL)

Before me, the undersigned, a Notary Public within and for the Stae and County aforesaid, personally appeared Donna Ghassemi with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Vice President of the Federal National Mortgage Association, the within named party, a corporation, and that she as such Vice President, being authorized so to do, executed the foregoing instrument for purpose therein contained, by signing the name of the corporation by herself as Vice President.

Witness my hand and seal at office, this ____ day of June 2003.

_____
Notary Public, Texas at Large

My Commission Expires:
_____

NOTARY PUBLIC STATE OF TEXAS
D. VANESSA BROWN
Notary Public, State of Texas
My Commission Expires 08-21-06

STATE OF TENNESSEE
COUNTY OF

The actual consideration, or value, whichever is greater for this transfer is $~~169,565.00~~ $170,000.00

Affiant

Sworn to and subscribed before me, this 9th day of June, 2006

Notary Public

Commission Expires: 3-14-07

NOTARY PUBLIC AT LARGE
JENNIFER GREGORY
ROBERTSON COUNTY, TENN.
MY COMMISSION EXPIRES MARCH 14, 2007

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY, ATTORNEY AT LAW
200 MADISON STREET
MADISON, TN 37115

Exhibit "A"

Land in Davidson County, Tennessee described as follows to wit:

Lot No. 5, Breckenridge Valley, as shown by plat of record in Plat Book 4460, Page 167, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Federal National Mortgage Association by Substitute Trustee's Deed from Joe M. Kirsch, as Substitute Trustee of record in Instrument #20030318-0035608, Register's Office for Davidson County, Tennessee.