Name and Address of New Owners:
Julie Brown
500 Timmons Street
Nashville, TN 37211

Send Tax Bills to:
Wells Fargo Home Mortgage, Inc.
4456 Corporation Lane, Suite 100
Virginia Beach, VA 23462

TAX ID NUMBERS:

Map 119-13
Parcel 119

Davidson County DEEDWARR
Recvd: 09/30/03 15:15 3pgs
Fees:18.00 Taxes:321.53
20030930-0144312

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **Novastar Mortgage, Inc.** ("Grantor"), has bargained and sold, and hereby transfers and conveys to **Julie Brown** ("Grantee"), her successors, heirs and assigns, certain land in **Davidson** County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the said property with all appurtenances, estate, title and interest thereto belonging to Grantee her successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

This conveyance is made subject to property taxes for 2003, a lien but not yet due and payable and subject to notes, easements, building setback lines, etc., on the Plan of College Heights Subdivision , of record in Plat Book 332, Page 19, Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantee that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantee, her successors, heirs and assigns against the lawful claims of all persons claiming by, through, or under Grantor. Notwithstanding anything to the contrary contained herein, Grantor shall warrant and defend title only against title defects (if any) which originated while Grantor held title to the subject property.

Executed this the 24th day of September, 2003.

Novastar Mortgage, Inc.

By:_____
TITLE SCOTT FORST, V.P.

Attest: By:_____
TITLE JOHN CROCKETT
REO SPECIALIST

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF MISSOURI
COUNTY OF JACKSON

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared SCOTT FORST and JOHN CROCKETT with whom I am personally acquainted and who upon their (his, her, their) oath(s) acknowledged themselves (himself, herself, themselves) to be the VICE PRESIDENT and REO SPECIALIST respectively of Novastar Mortgage, Inc., the within named bargainor, a corporation, and that SCOTT FORST as such VICE PRESIDENT and JOHN CROCKETT as such REO SPECIALIST being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said SCOTT FORST as such VICE PRESIDENT and attesting the same by the said JOHN CROCKETT as such REO SPECIALIST.

Witness my hand and official seal at office at Kansas City, Missouri, on this the 24th day of September, 2003.

Tonya J. Williams
Notary Public

TONYA J. WILLIAMS
Notary Public - Notary Seal
State of Missouri
County of Jackson
My Commission Exp. 06/03/2007

My Commission Expires: 6/3/07

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $86,900.00.

Julie A Brown
Affiant (Purchaser)

Subscribed and sworn to before me
This 26th day of September, 2003.

Deanie L. Gregory
Notary Public

DEANIE L. GREGORY
NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires MAR. 25, 2006

My Commission Expires:
3-25-06

Return To: and
THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

"Exhibit A"

Land in Davidson County, Tennessee, being Lot 31, College Heights Subdivision as per plat of record in Plat Book 332, Page 19, Register's Office for Davidson County, Tennessee to which plat reference is here made for a complete description thereof. .

Being the same property conveyed to Novastar Mortgage, Inc. by Successor Trustee's Deed from Robert S. Coleman, Jr., Successor-Trustee of record as Instrument No. 20030528-0071963 in the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 500 Timmons Street, Nashville, TN 37211