FILE NO.: 066.0308137TN\dks
LOAN NO.: 1681893516\CONV

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

Davidson County DEEDWARR
Recvd: 10/06/03 15:30 2pgs
Fees:12.00 Taxes:0.00
20031006-0147643

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into on September 30, 2003, by and between:

Mortgage Electronic Registration Systems, Inc., party of the first part, and,

FEDERAL NATIONAL MORTGAGE ASSOCATION, 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 part 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:

Property located at: 517 Waterford Place, Davidson County, Antioch, TN 37013 and: being lot no. 29, on the plan of Peninsula Point, Phase Three, Section Three, of record in Plat Book 11700, Page 32, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.
Being the same property conveyed to William S. Neil, Jr., unmarried by Warranty Deed from Citibank, N.A., as trustee, recorded simultaneously herewith in instrument number 20020227-0024765, Register's Office for Davidson County, Tennessee.
The said William S. Neil, Jr. also being known as Bill Neil.

Being the same property conveyed to Grantors herein from **PRIORITY TRUSTEE SERVICES OF TN, L.L.C.**, Substitute Trustee, as shown in Substitute Trustee's Deed at Instrument No./Deed Book 20031006-0147642, 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 **Mortgage Electronic Registration Systems, Inc.**, has caused this instrument to be executed by its duly authorized officer and agent the day and year first above written.

Mortgage Electronic Registration Systems, Inc.

BY: Mary Jacque Thompson

TITLE: MARY JACQUE THOMPSON
Assistant Vice President

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STATE OF Texas

COUNTY OF Dallas

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Mary Jacque Thompson, 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 Vice President of **Mortgage Electronic Registration Systems, Inc.,** 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 30 day of Sept 2005

THERESA A. SUEOKA
Notary Public, State of Texas
My Commission Expires 10-31-06

Theresa A Sueoka
Notary Public

My Commission Expires: 10/31/06

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MSP No.: 066.0308137TN (Neil)
Lender Loan No.: 1681893516
Property Address: 517 Waterford Place, Antioch, TN 37013
Tax Parcel ID No.: 137-13-0-A;29.00

Mail Tax Notices To and Property Owner:
EMC Mortgage Corporation
909 Hidden Ridge Drive, Ste. 200
Irving, TX 75038

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 $ 129,159.51 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 30th day of September 2005

Notary Public

My Commission Expires:

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAY 30, 2007