SPECIAL WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $33,000.00

Richard Garner
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30, day of OCTOBER, 2003.

Notary Public

MY COMMISSION EXPIRES: 05/5C/2007 (AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 11/04/03 10:40 2pgs
Fees:13.00 Taxes:122.10
20031104-0161531

THIS INSTRUMENT WAS PREPARED BY
USA TITLE & ESCROW, INC., 1802 Williamson Court, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Richard Garner, et ux	SAME AS	081.10-0-273.00
(NAME)	(NAME)	
955 Caldwell Lane	NEW OWNER	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37204		
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE Bank One, National Association, as Trustee, by Saxon Mortgage Services, Inc., its Attorney-in-Fact, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Richard Garner and wife, Barbara Garner, HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSONCOUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, Tennessee, being the North 40 feet of Lot 350 and the South 10 feet of Lot No. 351 on the map of J.M.T.J., and G. W. Harding's Subdivision, of record in Book 21, page 80, said Register's Office, and more particularly described as follows:

Beginning at an iron pin located in the easterly margin of 23rd Avenue, North, said point of beginning being 676 feet northerly from the north margin of Osage Street; thence with the easterly margin of 23rd Avenue North, North 6 degrees west 50 feet to an iron pin; thence North 82 degrees 15 minutes east 157 feet to an iron pin located in the westerly margin of a 16 foot alley; thence with the westerly margin of said alley, South 6 degrees east 50 feet to a pin in the westerly margin of said alley; thence south 82 degrees 15 minutes west for a distance of 157 feet to the point of beginning.

Being the same property conveyed to Bank One, National Association, as Trustee, by: Saxon Mortgage Services, Inc., its attorney in fact, by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., as Substitute Trustee, dated May 15, 2003, and recorded June 10, 2003, in Instrument No. 200306100079690, Register's Office for Davidson County, Tennessee.

unimproved

This is improved ✓ property, known as 1730 23rd Avenue, N., Nashville, TN 37208
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized 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; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. 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 24th day of October, 2003.

Bank One, National Association, as Trustee
By Saxon Mortgage Services, Inc., its attorney in fact

Michelle Travis

Taylene Wood

By: Kelly O'Bannon, Senior Vice President

STATE OF Texas)

COUNTY OF Tarrant)

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Kelly O'Bannon, with whom I am personally acquainted (or proved tome on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be Senior Vice President of Saxon Mortgage Services, Inc., Attorney-in-Fact for Bank One, National Association, as Trustee,, the within named bargainor, a corporation, and that she as such Vice President, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as Vice President.

WITNESS my hand and seal, at office, this 24th day of October, 2003.

NOTARY PUBLIC

My Commission Expires: _____

HELEN L. HANCOCK
MY COMMISSION EXPIRES
MARCH 5, 2005