SPECIAL
WARRANTY DEED

THIS INDENTURE, made and entered into this 10th day of December, 2003 by and between **Mortgage Electronic Registration Systems, Inc.,as Nominee for Household Finance Corporation** party of the first part, and Hong Phammasy, unmarried and Marco A. Duran, Jr. and *party of the second part. *Rita Duran, married and Marco A. Duran Cruz, Sr.

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 described real estate, situated and being in the County of **Davidson**, Tennessee:

Lot 12, on the Plan of Phase One, Section One, Heron Walk, as shown of record in Plat Book 9700, Page 173 in the Register's Office of Davidson County, Tennessee, to which reference is hereby made for a more particular description of said property.

This being the same property conveyed to Grantor herein by Substitute Trustee's Deed of record at Instrument Number 20030821-0121519 in the Register' s Offic of Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, his heirs, successors and assigns in fee simple forever.

And the said party of the first part does hereby covenant with the said part of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered, except for subdivision restrictions, building lines and easements and other matters of record, including matters of record in Plat Book 9700, Page 173, and 9700, Page 483; Declaration of Covenants, Conditions and Restrictions in Book 10095, Pager 464; and Easements in Book 3641, Page 253; all in the Register's Office of **Davidson** County, Tennessee; year 2003 property taxes; and matters that would be revealed by a current survey;

and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons ***claiming by, through or under party of the first part, but not further or otherwise.***

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 to their proper gender and number according to the context hereof.

WITNESS the signature of the said party of the first part the day and year first above written.

Davidson County DEEDWARR
Recvd: 12/18/03 15:40 2pgs
Fees:13.00 Taxes:310.62

20031218-0180859

Mortgage Electronic Registration Systems, Inc., as Nominee for Household Finance Corporation
By: Fidelity National Asset Management Solutions, Its Attorney-in-Fact

By: _____
Printed Name: _____
Title: Pamela J. Crocker, Vice President

STATE OF Colorado
COUNTY OF Jefferson

Before me, the undersigned Notary Public of the aforesaid County and State, personally appeared Pamela G. Crocker, (or proved to me on the basis of satisfactory evidence), who acknowledged himself/herself to be the Vice President of **Fidelity National Asset Management Solutions**, a corporation, which caused this instrument to be executed on behalf of **Mortgage Electronic Registration Systems, Inc.,its successors and assigns, as Nominee for Household Finance Corporation** the within named bargainer, a corporation, and that he/she executed the foregoing instrument for the purposes therein contained as the free act and deed of **Mortgage Electronic Registration Systems, Inc.,its successors and assigns, as Nominee for Household Finance Corporation**

WITNESS my hand, at office, this 10th day of December, 2003

C. Nicole Cochran
Notary Public

Commission Expiration: 6/20/07

PREPARED BY:
GRIFFIN, CLIFT, EVERTON & THORNTON, PLLC
6489 QUAIL HOLLOW SUITE 100
MEMPHIS, TN 38120
11876

C. NICOLE COCHRAN
Notary Public
State of Colorado

PROPERTY ADDRESS:
2108 Laguna Bay
Madison, Tennessee 37115

PARCEL ID NUMBER: Map 52-8-A, Parcel 12

PROPERTY OWNER:
Hong Phammsay
2108 Laguna Bay
Madison, TN 37122

MAIL TAX BILLS TO:
Wilson Bank & Trust
623 West Main Street
Lebanon, TN 37087

State of Tennessee
County of Wilson

I, or we, hereby 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 $83,950.00 which amount is equal to or greater than the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn before me this 11th day of December, 2003.

Notary public

Commission Expiration: June 7, 2003

WENDY L. LOCKE
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENN.

Deed is prepared with information provided by Chicago Title Ins. Co.
C:\USERS\CHRISTERS Docs\Nominee.SWD.Laguna.Davidson Co.wpd