STATE OF TENNESSEE)
COUNTY OF Davidson)
I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $46,500.00.

AFFIANT

Sworn to and subscribed before me this 13 day of Jan, 2004.

NOTARY PUBLIC My commission expires: 3/26/06

Map and Parcel No. 71-11-92.00

Address of New Owner:
Jillian Etherington
2304 Lloyd Ave
Nashville, TN 37218

Send Tax Notices To:
same

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, HOMECOMINGS FINANCIAL NETWORK, INC., hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto JILLIAN ETHERINGTON, hereinafter referred to as Grantee, her heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 306 Edith Avenue, Nashville, TN 37207.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Book 161, page 38, in the Register's Office for Davidson County, Tennessee; and to the 2004 Davidson County property taxes, which are being prorated.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE, her heirs and assigns forever; and we do covenant with the said GRANTEE with respect to that Warranty of Title set out in Attachment "B" hereto and made a part hereof. Additional reservations from and exceptions to this conveyance and the Warranty of Title are also set out in Attachment "B" hereto and made a part hereof. The subject real property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

IN WITNESS WHEREOF, the said HOMECOMINGS FINANCIAL NETWORK, INC. has hereunto set its signature, this 12th day of January, 2004.

HOMECOMINGS FINANCIAL NETWORK, INC. *by Wilshire Credit Corporation, its attorney in fact.*

By: _____
Name & Title: Lorenz Schwarz

STATE OF Oregon
COUNTY OF Multnomah

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Lorenz Schwarz, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged such person to be AVP (or other such officer authorized to execute this instrument) of HOMECOMINGS FINANCIAL NETWORK, INC., the within-named bargainor, a corporation, and that such AVP, or other officer, as such AVP, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as AVP.

WITNESS my hand and official seal of office, on this, the 12th day of January, 2004.

My commission expires: 10/30/05

NOTARY PUBLIC

OFFICIAL SEAL
P. PRUIT
NOTARY PUBLIC-OREGON
COMMISSION NO. 351728
MY COMMISSION EXPIRES OCTOBER 30, 2005

Davidson County DEEDWARR
Recvd: 01/22/04 15:19 2pgs
Fees:12.00 Taxes:172.05

20040122-0008746

Lorenz Schwarz ia an authorized signer for Wilshire Credit Corporation, Attorney-in-Fact for Homecomings Financial Network, Inc.

Power of Attorney recorded contemporaneously herewith as Instrument No. 20040122-0008745, Register's Office for Davidson County, Tennessee.

Attachment "A": Legal Description.

Land in Davidson County, Tennessee, described as follows: Being the Westerly half of Lot Number 57 on the Plan of Trinity Heights, as of record in Book 161, Page 38, Register's Office for said County, said part of Lot 57 fronts 50 feet on the Southerly side of Edith Avenue and runs back between parallel lines, 154 feet, more or less, to an alley.

Being the same property conveyed to Homecomings Financial Network, Inc., by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, dated August 13, 2003, recorded September 12, 2003, of record in Instrument Number 200309120133884, Register's Office for Davidson County, Tennessee.

Attachment "B": Warranty of Title, Reservations and Exceptions.

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

The following reservations from and exceptions to this conveyance and the Warranty of Title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through of under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for the current year and all prior and subsequent years, the payment of which Grantee assumes (at time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

When Recorded Return To:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217