Davidson County DEEDWARR
Recvd: 05/26/04 10:53 5pgs
Fees:28.00 Taxes:240.50
20040526-0061744

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V3008-018
179125

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 20th day of May, 2004, by Homecomings Financial Network,, Grantor, by its duly authorized attorney in fact, Wilshire Credit Corporation.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Julie Kim Edwards, Grantee, the following land in Davidson County, Tennessee:

A certain Planned Unit Development in Davidson County, Tennessee, being Unit No. 105 on the Plan of Phase 2, Hickory Glade, of record in Book 6250, Page 889, as amended in Book 6900, Page 41, Register's Office for said County, to which plan and record thereof are incorporated herein and made a part thereof by reference.

Being the same property conveyed to Homecomings Financial Network, Inc. by Substitute Trustee's Deed from Priority Trustee Services of TN., L.L.C. as Substitute Trustee, filed for record on March 30, 2004, as instrument number 20040330-0035559, Register's Office for Davidson County, TN.

Commonly known as: 467 Hickory Glade Drive, Antioch, TN 37013.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantee and unto her heirs and assigns forever.

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.

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

Homecomings Financial Network,Inc., by its duly authorized attorney in fact, Wilshire Credit Corporation.

BY: _____

See attached Exhibit A

Acknowledgment

State of Oregon
)ss.
County of Washington

On this day before me, a Notary Public, personally appeared Ken Frye, **to me personally well-known, who acknowledged that he/she is the** SVP **of Wilshire Credit Corporation, a corporation, as attorney-in-fact for Homecomings Financial Network,, a corporation, and that he/she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as such attorney-in-fact by himself/herself as such officer.**

Witness my hand and seal this 20th **day of May, 2004.**

Molly Y Walters
Notary Public

My commission expires:

_____
(Seal)

OFFICIAL SEAL
MOLLY Y WALTERS
NOTARY PUBLIC-OREGON
COMMISSION NO. 376[illegible]
MY COMMISSION EXPIRES JAN 26, 20[illegible]

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, $ 65,000 , which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Molly Walters
Affiant

Subscribed and sworn to before me this 20th day of May, 2004.

OFFICIAL SEAL
ANN L SINGER
NOTARY PUBLIC-OREGON
COMMISSION NO. 359900
MY COMMISSION EXPIRES SEPTEMBER 13, 2006

Notary Public

My commission expires:

(Seal)

Property owner and party responsible for payment of taxes:
Julie Kim Edwards
467 Hickory Glade Drive
Antioch, TN, 37013

Map No. 162-01-0-C-105.00 CO

Return to:

Associates Closing & Title – HURON
11501 Huron Lane
Little Rock, AR 72211

Exhibit A

SECRETARY'S CERTIFICATE
OF WILSHIRE CREDIT CORPORATION

I, Mark H. Peterman, hereby certify that I am the Secretary of Wilshire Credit Corporation, a Nevada corporation (the "Company"), and further certify that, the following resolutions were adopted by the Board of Directors of the Company as of May 1, 2003; that these resolutions have been recorded in the minute books of the Company that are now kept by me; and that these resolutions have not been amended or revoked and are still in full force and effect.

RESOLVED, that the following persons are hereby authorized and directed to take all actions necessary or desirable to administer individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer (the "Assets") including, without limitation, loans and real property and to sign on behalf of and in the name of the Company all documents relating to the administration of the Assets including without limitation, endorsements, allonges, assignments of mortgages and trust deeds, other assignments, request for reconveyances, satisfactions, deeds, leases, contracts and legal pleadings, and to appear on behalf of the Company in any foreclosure and legal proceedings related to such Assets:

Jay Memmott
Russ Campbell
Mark Peterman
Brad Newman
Heidi Peterson
Kathryn Romero
Kathy Anderson
Keith Douglas
Ken Frye
Ed Wong
Bill Berg
Lorenz Schwarz
Sandra McMullen
Bryce Fendall

RESOLVED FURTHER, that the following persons are hereby authorized and directed to execute documents necessary or desirable in connection with foreclosures, bankruptcy proceedings, loss mitigation proceedings, and legal proceedings, other than requests for reconveyances and satisfactions, in connection with individual loan assets of the Company and individual loan assets of clients of the Company which the Company is authorized to administer:

Caren Brown
Paige Wallace

I, Jay H. Memmott, President and Chief Executive Officer of the Company, do hereby certify that Mark H. Peterman is the duly elected, qualified and acting Secretary of Wilshire Credit Corporation, and that the signature appearing above is his genuine signature.

IN WITNESS WHEREOF, I have hereunto signed my name.

Dated: June 4, 2003

Name: Jay H. Memmott
Title: President and Chief Executive Officer