Box 13 #8178

Davidson County DEEDWARR
Recvd: 07/02/04 16:21 3pgs
Fees:18.00 Taxes:362.23
20040702-0079538

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2009-427
CHL22524385

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 23rd day of June 2004, by Bankers Trust, Grantor, by its duly authorized servicing officer, Countrywide Home Loans, Inc.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Karen F. Myers, Grantee, the following land in Davidson County, Tennessee:

Being a certain Condominium Apartment in Davidson County, Tennessee, being Unit Number 145 of the Pepper Ridge Condominiums, Second Revision to Phase Five, a horizontal property regime, created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed for Pepper Ridge condominiums, of record in Book 7466, Page 248, and amended in Book 7572, Page 222, in Book 7779, Page 48, in Book 8026, Page 588, in Book 8297, Page 251, in Book 8684, Page 880, in Book 8672, Page 17, in Book 8870, Page 546, and in Book 9020, Page 155, Register's Office for Davidson County, Tennessee, including without limitations the By-Laws appended thereto, of record in Book 7466, Page 307, said Register's Office, together with the undivided percentage interest in the Common Elements appurtenant to said unit, as set forth in said Master Deed. Reference is hereby made to the plan of Pepper Ridge Condominiums, Second Revision to Phase five, of record in Book 7900 Page 560, said Register's Office for a more complete identification and description of such unit.

Being the same property conveyed to Bankers Trust by Trustee's Deed from Robert M. Wilson, Jr., as Successor-Trustee, filed for record January 26, 2004 as instrument number 20040126-0009583, Registers Office for Davidson County, Tennessee.

Commonly known as: 145 Pepper Ridge Circle, 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 Karen F. Myers 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.

DOCID#00022524385MS30M

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

Bankers Trust, by its duly authorized servicing officer, Countrywide Home Loans, Inc.
AS SERVICER

BY: _____
Sandra Whiteley, Asst Secretary

ACKNOWLEDGEMENT

State of California
)ss.
County of Ventura

On this day before me, a Notary Public, personally appeared Sandra Whiteley, to me personally well-known, who acknowledged that he/she is the Asst Secretary of Countrywide Home Loans, Inc., a corporation, as authorized servicing officer for Bankers Trust, 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 authorized servicing officer by himself/herself as such officer.

Witness my hand and seal this 23re day of June 2004.

_____
Notary Public Susan Biegler

My commission expires:
August 17, 2007
(Seal)

SUSAN BIEGLER
Commission # 1435328
Notary Public - California
Ventura County
My Comm. Expires Aug 17, 2007

DOCID#00022524385MS30M

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, $97,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Laura Blackwell
Affiant

Subscribed and sworn to before me this 25th day of June 2004.

Cheri D. Weldy
Notary Public

CHERI D. WELDY
NOTARY PUBLIC AT LARGE
EXPIRES 5/30/07
DAVIDSON COUNTY, TENN.

My commission expires:

5/30/2007
(Seal)

~~**Property owner and party responsible for payment of taxes:**~~
ADDRESS OF NEW OWNER:
Karen F. Myers
145 Pepper Ridge Circle
Antioch, TN, 37013

Map No. 149-05-0-A 145.00 CO

Return to:

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

Send Tax Bill to:
American Home Mortgage Acceptance, Inc
520 Broadhollow Rd
Melville, NY 11747