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 $82,500.00

Map and Parcel No. 49-16-0-A-34.00 CO

Address of New Owner:
Tameka M. Johnson
730 Willow Trace Dr.
Whites Creek, TN 37189

Send Tax Notices To:
New Owner

Affiant

Sworn to and subscribed before me this 17 day of June, 2004.

Notary Public

My commission expires: 7/29/06

JOHN GLEAVES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, HOMECOMINGS FINANCIAL NETWORK, INC., by Wilshire Credit Corporation, its Attorney-in-Fact, hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto TAMEKA M. JOHNSON, 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 730 Willow Trace Drive, Whites Creek, TN 37189.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Book 7900, page 46, amended at Book 8179, page 461, in the Register's office for Davidson County, Tennessee; and to the 2004 Davidson County property taxes, which are not yet due or payable and 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., by Wilshire Credit Corporation, its Attorney-in-Fact, has hereunto set its signature, on this, the 17 day of May, 2004.

Davidson County DEEDWARR
Recvd: 07/06/04 08:14 2 pgs
Fees:13.00 Taxes:305.25
20040706-0079566

HOMECOMINGS FINANCIAL NETWORK, INC., by Wilshire Credit Corporation, its Attorney-in-Fact

By: _____
Name: Bryce Fendall
Title: Authorized Signer

STATE OF OREGON)
COUNTY OF Washington)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Bryce Fendall, 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 Authorized Signer (or other such officer authorized to execute this instrument) of WILSHIRE CREDIT CORPORATION, a corporation, and that such Authorized Signer, or other officer, as such He, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as Authorized Signer, and further acknowledged that said WILSHIRE CREDIT CORPORATION executes the foregoing Special Warranty Deed in its capacity as Attorney-in-Fact for HOMECOMINGS FINANCIAL NETWORK, INC., the within-named bargainor.

WITNESS my hand and official seal of office, on this, the 18 day of May, 2004.

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

My commission expires: _____ NOTARY PUBLIC

Attachment "A": Legal Description.

The following described real property situated in the County of Davidson, State of TN:

Being Lot 52 on the plan of Willow Trace Subdivision, a Plat of which is of record in Book 7900, page 46, and amended in Book 8179, page 461, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Homecomings Financial Network, Inc. by Wilshire Credit Corporation, its Attorney-in-fact, by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., as Substitute Trustee, dated February 12, 2004, recorded February 20, 2004, of record in Instrument Number 200402200019614, 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

Return To:
Rudy Title & Escrow
2012 21st Ave. South
Nashville, TN 37212