REGISTRAR, RETURN TO:
AmTITLE & ESCROW, LLC
515 Rivergate Parkway, S. 111
Goodlettsville, TN 37072

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 $89,000.00.

AFFIANT

Sworn to and subscribed before me this 09th day of August, 2004.

NOTARY PUBLIC

My commission expires: _____

Map and Parcel No. 61-05-12.00

Address of New Owner: Steve J. & Emily T. McCarthy
607 WALLACE DRIVE
Goodlettsville, TN 37072

Send Tax Notices To:
HOME STAR MORTGAGE SERVICES, LLC
W 115 Century Rd.
PARAMUS, NJ 07652

My Commission Expires NOV 25, 2008

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 STEVE J. McCARTHY and wife, EMILY T. McCARTHY, hereinafter referred to as Grantees, their heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, Tennessee, to wit:

Davidson County DEEDWARR
Recvd: 08/18/04 11:13 2pgs
Fees:13.00 Taxes:329.30
20040818-0099792

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

This is improved property, known as 508 Lemont Drive, Nashville, TN 37216.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Book 2663, page 113, 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 GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 20th day of July, 2004.

HOMECOMINGS FINANCIAL NETWORK, INC.
by Wilshire Credit Corporation, It s attorney in fact.

By: _____
Name & Title: Heidi Peterson
VP

STATE OF Oregon)
COUNTY OF Washington)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Heidi Peterson, 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 VP * (or other such officer authorized to execute this instrument) of HOMECOMINGS FINANCIAL NETWORK, INC., the within-named bargainor, a corporation, and that such VP, or other officer, as such VP, executed the foregoing Special Warranty Deed for the purposes and considerations therein contained, by personally signing the name of the corporation as VP.

*- of Wilshire Credit Corporation, Attorney-in-Fact for

WITNESS my hand and official seal of office, on this, the 20th day of July, 2004.

My commission expires: _____

NOTARY PUBLIC

OFFICIAL SEAL
MOLLY Y WALTERS
NOTARY PUBLIC OREGON
COMMISSION NO. 376773
MY COMMISSION EXPIRES JAN 26, 2008

Power of Attorney of record as Instrument No. 20040706-0079565, in the Register's Office for Davidson County, Tennessee.

Attachment "A": Legal Description.

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

Being Lot No. 358, Section II, Gra-Mar Acres of record in Book 2663, page 113, Register's Office for Davidson County, Tennessee.

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, dated April 22, 2004, recorded May 7, 2004, of record in Instrument Number 200405070052239, 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