Box 5

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2009-560
CHL# 4817821/Lee

Davidson County DEEDWARR
Recvd: 12/28/04 11:38 4pgs
Fees:23.00 Taxes:410.33
20041228-0152912

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 14th day of December 2004, by Bank of New York, as Trustee for the Certificate Holders of CWABS Series 00-01, Grantor, by its duly authorized attorney in fact.

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

Land in Davidson County, Tennessee, being Lot No. 250, Final PUD Plan, Planned Unit Development, Phase III, Piccadilly Square, as of record in Book 6250, Pages 892 and 893, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Bank of New York, as Trustee for the Certificate Holders of CWABS Series 00-01 by Successor Trustee's Deed from Philip M. Kleinsmith, Trustee, filed for record on May 28, 2004, as instrument number 20040528-0063030, Register's Office for Davidson County, Tennessee.

Commonly known as: 421 Hampstead South Court, 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 his 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.

*See Attahced Addendum for owner-occupied retention language

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

Bank of New York, as Trustee for the Certificate Holders of CWABS Series 00-01, by its duly authorized attorney-in-fact Countrywide Home Loans, Inc.

BY: _____

IT'S: _STUART E. GRAHAM, V.P._____

Acknowledgment

State of _TEXAS___
) ss.
County of __COLLIN

On this day before me, a Notary Public, personally appeared STUART E. GRAHAM___, to me personally well-known, who acknowledged that he/she is the __VICE PRESIDENT_ of Countrywide Home Loan, Inc., a corporation, as attorney-in-fact for Bank of New York, as Trustee for the Certificate Holders of CWABS Series 00-01, 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 __14TH_ day of December 2004.

_____
Notary Public LESLIE SLATER

My commission expires:

___07/27/2005_____
(Seal)

LESLIE SLATER
Notary Public, State of Texas
My Commission Expires 07-27-05

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, $110,900.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant LESLIE SLATER

Subscribed and sworn to before me this _14TH_ day of December 2004.

Notary Public DELINA MWAKURIGA

My commission expires:

_____01/22/2007__
(Seal)

DELINA M MWAKURIGA
Notary Public
State of Texas
My Commission Expires
January 22, 2007

Property owner and party responsible for payment of taxes:
Jorge Saenz
421 Hampstead South Court
Antioch, TN, 37013

Send Tax Bills:
Southeast Financial C.U.
4444 James Robertson Pkwy.
Nashville, TN 37219

Map No. 149-01-B-089.00

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

Addendum

Borrower(s), their successors, heirs and assigns for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the recording of this deed.

(i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale or refinancing of the unit occurring prior to the end of the Retention Period.

(ii) In the case of a sale prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the sale of the unit after deduction for sales expenses, unless the purchaser is a low- or moderate-income household as defined in the applicable Federal Housing Finance Board regulations for the AHP; and

(iii) In the case of a refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the occupying household has owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the refinancing, unless the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), (iii), and (iv) contained herein.

(iv) The obligation to repay Subsidy to the Bank shall terminate after any foreclosure.