#9770 Box 13

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2009-658
CHL# 23220834/Bass

Davidson County DEEDWARR
Recvd: 01/06/05 13:42 3 pgs
Fees:18.00 Taxes:439.93
20050106-0002411

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 14th day of December 2004, by Mortgage Electronic Registration Systems, Inc., Grantor, by its duly authorized servicing agent.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to William R. Mackel and Brenda R. Mackel, husband and wife, Grantees, the following land in Davidson County, Tennessee:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot Not 82, on the Plan of Reel Foot, Section 2, as of record in Plat Book 5200, page 727, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Mortgage Electronic Registration Systems, Inc. by Trustee's Deed from Christopher L. Palmer, as Successor Trustee, filed for record on September 28, 2004, as instrument number 20040928-0116563, Register's Office for Davidson County, Tennessee.

Commonly known as: 1209 Reel Foot Circle, Nashville, TN 37214.

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 Grantees and unto their 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.

Mortgage Electronic Registration Systems, Inc., by its authorized servicing officer, Countrywide Home Loans, Inc.

BY: _____

IT'S: Vice President

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 Loans, Inc., a corporation, as authorized servicing agent for Mortgage Electronic Registration Systems, Inc., 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 agent by himself/herself as such officer.

Witness my hand and seal this 14th day of December 2004.

_____
Notary Public

My commission expires:

1/22/07_
(Seal)

TAMMY SMITH
Notary Public
State of Texas
My Commission Expires
January 22, 2007

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, $118,900.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Heidi Jo Clayton
Affiant

Subscribed and sworn to before me this 27th **day of December 2004.**

Notary Public

BETH TRIPLETT
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires 2006

My commission expires:

5/28/06

(Seal)

Property owner and party responsible for payment of taxes:
William and Brenda Mackel
1209 Reel Foot Circle
Nashville, TN, 37214

send Tax Bill To:
New South Federal Savings Bank
210 Automation Way
Birmingham, AL 35293-0180

Map No. 108-12-0 130.00

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

Address of New Owners:
William R MACKEL and Brenda R MACKEL
1209 Reel Foot Circle
Nashville, TN. 37214