SUBSCRIBED AND SWORN TO ME ON THE 10th DAY OF FEBRUARY, 2005.

Notary Public

EMILY H. PROPHET
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
January 26, 2008

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $68,000.00.

AFFIANT

SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., party of the First Part, for and in consideration of the sum of SIXTY-EIGHT THOUSAND AND 00/100 ($68,000.00) DOLLARS, cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, does hereby bargain, sell, transfer and convey unto JOSE L. LAZO AND MARGARITA E. LAZO, parties of the Second Part, their heirs and assigns, all of its title, interest and estate, legal and equitable, in the following tract of land situated in Davidson County, Tennessee, and more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Lot 41, on the Map of J.B. HANCOCK'S EAST END ADDITION, as shown on plat of record in Plat Book 57, Page 133, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Commonly known as: 1108A & B Granada, Nashville, Tennessee 37206

THIS BEING THE SAME PROPERTY CONVEYED TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. BY TRUSTEE'S DEED RECORDED AS INSTRUMENT NO. 20030109 0004386, BOOK _____, PAGE _____ IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

Davidson County DEEDWARR
Recvd: 02/15/05 15:36 2 pgs
Fees:13.00 Taxes:251.60

20050215-0017297

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining unto the said parties of the Second Part, their heirs and assigns, forever, and the party of the First Part, for itself and its successors does hereby covenant with the parties of the Second Part, their heirs and assigns, that it, party of the First Part, has not made, done, executed or suffered any act or thing whereby the above described premises or any part thereof now are or at any time hereafter shall or may be imperiled, charged or encumbered in any manner whatsoever; and the title to the above granted premises against all persons lawfully claiming the same from, through or under it the party of the First Part will forever warrant and defend.

ADDRESS OF NEW OWNER: Jose L. Lazo
1108 A & B Granada
Nashville, TN 37206

SEND TAX BILLS TO: Jose Lazo
SAME ADDRESS

MAP 083-01 PARCEL 396.00

THIS INSTRUMENT PREPARED BY: Portnoy & Greene, PC
687 Highland Ave., Needham, MA 02494

RETURN TO: JIM R. VANDERPOOL, PC, 5120 Virginia Way, C22, Brentwood, TN 37027

WITNESS MY SIGNATURE hereunto on this the 9th day of February, 2005.

Signed, acknowledged and delivered in the presence of:

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

Witness Christy Havens

Vernon F. McDaniell, Asst. Secty. &
Vice President

Witness Brian Cannon

Print names below signatures

State of Florida)
) ss
County of Duval)

Before me, the undersigned Notary Public, in and for said County and State aforesaid, personally appeared Vernon F. McDaniell, with whom I am personally acquainted and who upon oath acknowledged himself to be the Assistant Secretary and Vice President of Mortgage Electronic Registration Systems, Inc., and being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the ~~bank~~ corp. by the said Vernon F. McDaniell.

WITNESS my hand and Notarial Seal at office this 9th day of February, 2005.

Notary Public
My commission expires:

Becky Shrimpton
MY COMMISSION # DD186995 EXPIRES
February 24, 2007
BONDED THRU TROY FAIN INSURANCE INC