Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V2071-013
Loan# 20-0051-0402842

Davidson County DEEDWARR
Recvd: 02/18/05 10:09 3 pg
Fees:18.00 Taxes:388.50
20050218-0018462

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 4 day of February 2005, by Washington Mutual Finance, Grantor, by its duly authorized attorney in fact.

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

Land in Davidson County, Tennessee, being Lot No. 12 Block E Country Club Estates, of record in Plat Book 843, page 95, Register's Office for said County.

Said Lot No. 12 fronts 100 feet on the westerly side of Janie Avenue and runs back between parallel lines 175 feet to a dead line.

Being the same property conveyed to Washington Mutual Finance by Substitute Trustee's Deed, filed on May 14, 2004, as instrument number 20040514-0057115, in the records of Davidson County, Tennessee.

Commonly known as: 1434 Janie Drive, Nashville, TN 37216.

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 her 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.

Washington Mutual Finance, by its duly authorized attorney-in-fact CitiFinancial, Inc.

BY: Judy Grogan

IT'S: Asst Vice President

Acknowledgment

State of Texas

County of Dallas) **ss.**

On this day before me, a Notary Public, personally appeared Judy Grogan **, to me personally well-known, who acknowledged that he/she is the** Asst Vice President **of Citifinancial, Inc., a corporation, as attorney-in-fact for Washington Mutual Finance, 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 4 **day of February 2005.**

Shannon G. White

Notary Public

My commission expires:

7-12-05

(Seal)

SHANNON G. WHITE
MY COMMISSION EXPIRES
July 12, 2005

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, $105,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 4 day of February 2005.

SHANNON G. WHITE
NOTARY PUBLIC
MY COMMISSION EXPIRES
JUNE 12, 2005

Notary Public

My commission expires:
7-12-05

(Seal)

Property owner and party responsible for payment of taxes:
Patricia A. Richards
1434 Janie Drive
Nashville, TN, 37216

Map No. 072-04-0-264-00

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