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 $146,320.00.

AFFIANT
Sworn to and subscribed before me this 27th day of May, 2005.

NOTARY PUBLIC My commission expires: 4-25-09

STEPHANIE M. DUNN NOTARY PUBLIC DAVIDSON CO. TN LARGE

Map and Parcel No. 149-07-0-A-125.00 CO

Address of New Owner:
David P. Carson, II
600 Cadogan Court
Antioch, TN 37013

Send Tax Notices To:
Countrywide Home Loans
PO Box T0212
Van Nuys, CA 91419-0212

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, FV-1, INC., hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto DAVID P. CARSON, II, hereinafter referred to as Grantee, his heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, Tennessee, to wit:

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

This is improved property, known as 600 Cadogan Court, Antioch, TN 37013.

THIS CONVEYANCE IS SUBJECT TO restrictions, easements, building setback lines and other matters of record at Instrument No. 20020213-0018957, in the Register's Office for Davidson County, Tennessee; and to the 2005 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 GRANTEE, his heirs and assigns forever; and we do covenant with the said GRANTEE 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 FV-1, INC. has hereunto set its signature, on this, the 27 day of May, 2005.

FV-1, INC.

By: Wilshire Credit Corporation, its Attorney-in-Fact

By: _____
Name & Title: Katie Dufort, Authorized Signer

WILSHIRE CREDIT CORPORATION CORPORATE SEAL OREGON

Davidson County DEEDWARR
Recvd: 06/17/05 15:54 2 pg
Fees:13.00 Taxes:542.12
20050617-0069820

STATE OF Oregon)
COUNTY OF Washington)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Katie Dufort, 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 Authorized Signer (or other such officer authorized to execute this instrument) of WILSHIRE CREDIT CORPORATION, a corporation, Attorney-in-Fact for FV-1, INC., the within-named bargainor, a corporation, and that such Authority, or other officer, as such Authorized Signer, executed the foregoing Special Warranty Deed for the purposes therein contained, by personally signing the name of WILSHIRE CREDIT CORPORATION as Authorized Signer and that said WILSHIRE CREDIT CORPORATION so executed the foregoing Special Warranty Deed on behalf of FV-1, INC., a corporation, as its Attorney-in-Fact, being authorized to do so, as the free act and deed of FV-1, INC., for the purposes therein contained.

WITNESS my hand and official seal of office, on this, the 27 day of May, 2005.

NOTARY PUBLIC

My commission expires: _____

OFFICIAL SEAL
A JANKANS
NOTARY PUBLIC-OREGON
COMMISSION NO. 363644
MY COMMISSION EXPIRES DECEMBER 4, 2006

Attachment "A": Legal Description.

LAND in the 28th Councilmanic District of Davidson County, Tennessee, being all of Lot No. 125, Chelsea Village, Phase II A of Picadilly Segment, as shown by plat of record in Instrument No. 20020213-0018957, Register's Office for said County, to which reference is hereby made for a more particular description.

BEING the same property conveyed to FV-1, Inc. by Successor Trustee's Deed from Philip M. Kliensmith, Trustee, dated December 7, 2004, recorded December 29, 2004, of record in Instrument No. 20041229-0153713, in the 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