Return to:

Jack Case Wilson
Title Associates
7100 Executive Ctr. Dr., Suite 150
Brentwood, TN 37027

Prepared by:
First Priority Title Company, Inc.
A. Nicole Troutt., Attorney
101 Dalton Place Way
Knoxville, TN 37912
File No.05-649 cl

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged **HOUSEHOLD FINANCIAL CENTER, INC., ("Grantor"),** has bargained and sold, and hereby transfers and conveys to **SPENCE TALLEY and ZETTA TALLEY, MARRIED, ("Grantees")**, their successors, heirs and assigns, certain land in Davidson County, Tennessee, ("Property"), being more particularly described as follows:

SITUATED in Davidson County, Tennessee, being the west 100 feet of Lot Nos. 21, 23, 25, and 27, of Block A2 on the Plan of Hadley's Bend City, of record in Book 421, page 120, Register's Office for Davidson County, Tennessee. Said part of said lots front 100 feet on the east side of University Avenue and run back between parallel lines 100 feet to a dead line in the rear on which it measures 100 feet.

BEING the same property conveyed to Household Financial Center, Inc. from William Timothy Hill, Substitute Trustee, for the use and benefit of Beneficial Tennessee, Inc., by Substitute Trustee's Deed dated June 2, 2005, and recorded on June 6, 2005, as Instrument Number 200506060064306, in the Register's Office for Davidson County, Tennessee. For further reference see Corrected Substitute Trustee's Deed dated September 14, 2005, and recorded as Instrument Number 20050914-0110744 in the Register's Office for Davidson County, Tennessee.

Property bears the address of 4032 University Avenue, Old Hickory, TN 37138

The above description is the same as the previous deed of record, no boundary survey having been made at the time of this conveyance.

THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL RESTRICTIONS, SETBACK LINES AND EASEMENTS OF RECORD IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantees, their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Subject to restrictions, setback lines and easements shown of record in the Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantees that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming, by, through, or under Grantor, but not otherwise.

Grantor makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their judgment.

Davidson County DEEDWARR
Recvd: 09/28/05 10:32 2 pgs
Fees:13.00 Taxes:295.63
20050928-0116333

Executed this the 18 day of August, 2005.

HOUSEHOLD FINANCIAL CENTER, INC.

BY: Maria I. Ortega
ITS: Asst. Vice President

STATE OF ~~TENNESSEE~~ California
COUNTY OF ~~KNOX~~ Los Angels

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, MARIA I. ORTEGA, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged ~~himself~~/herself to be the AVP of HOUSEHOLD FINANCIAL CENTER, INC., the within named bargainor, a corporation, and that ~~he~~/she as such AVP, being authorized to do so, executed the within instrument for the purposes therein contained, by signing the name of the corporation by ~~himself~~/herself as AVP.

Witness my hand and official seal at office, in Los Angeles County, State of California, this 18 day of August, 2005.

Rica Strickland
Notary Public

My Commission Expires: 4/29/2009

RICA STRICKLAND
Commission # 1574108
Notary Public - California
Los Angeles County
My Comm. Expires Apr 29, 2009

NAME AND ADDRESS OF PROPERTY OWNER:
OWNER: Spence Talley, and wife, Zetta Talley
ADDRESS: ~~4033 University Avenue~~, Old Hickory, TN 38138
104 Mt. Vernon DRIVE
PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:
Pinnacle Direct Funding
Mail Stop 1500, P.O. Box 608556
Orlando, Florida 32860

TAX ID# 063-08-0-081.00

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $ 79,900.00.

Affiant Carol Russell.

Subscribed and sworn to before me this 15th day of September, 2005.

J. Susan Duff
Notary Public

My Commission Expires: 1-16-08

J. SUSAN DUFF
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TN