RETURN TO: SATURN & MAZER TITLE SERVICES, INC.
212 THIRD AVENUE NORTH, NASHVILLE, TN 37201
FILE BOX " 7 " SP44207

Instrument prepared by:
Perrie & Cole Title of Alabama, LLC
2100 Southbridge Parkway, Suite 650
Birmingham, AL 35209
TN 37207

Please Sent Tax Notice:
Jillian Etherington
1817 Jefferson Street
Nashville, TN 37208

P&C # 8005-0616
REO #**101095479**
Parcel # 82-7-230
Address: 713 N 2nd Street, Nashville, TN 37207

Davidson County DEEDWARR
Recvd: 10/06/05 12:01 3 pgs
Fees:18.00 Taxes:129.50
20051006-0120657

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sun of Ten and No/100Dollars ($10.00), cash in had paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **Wells Fargo Bank NA, successor by merger to Wells Fargo Bank Minnesota NA, as Trustee f/k/a Norwest Bank Minnesota, NA, as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3, by Ocwen Federal Bank FSB, n/k/a Ocwen Loan Servicing LLC, its attorney in fact, a corporation organized and existing under the laws of the United States** , (herein referred to as "Grantor") has/have this day bargained and sold and, by these presents, does/do hereby transfer and convey unto **Jillian Etherington,*** (herein referred to as "Grantee"), his/her/their heirs and assigns, forever, the following described tract or parcel of land located in **Davidson** County, Tennessee, to wit:

***unmarried**

Please see attached Exhibit "A"

TO HAVE AND TO HOLD said tract or parcel of land together with all the improvements thereon and the appurtenances thereunto belonging unto said Grantee, his/her/their heirs and assigns, in fee simple forever.

GRANTOR COVENTANTS with the said Grantee that they are lawfully seized and possessed of said property, that they have a good and lawful right to sell and convey the same and that they are from any lien or encumbrance whatsoever, except for applicable zoning and building regulations, all visible easements, restrictions and limitations of record and 2004 real estate taxes, which are to be prorated.

GRANTOR FURTHER COVENANTS with the said Grantee and binds themselves, his/her/their heirs/successors and assigns, to warrant and forever defend the title thereto of said tract or parcel of land to the said Grantee, his/her/their heirs and assigns, against the lawful claims and demands of all persons whomsoever.

ALL warranties of Grantor herein contained are expressly limited to those person or parties claiming by, through or under Grantor.

WITNESS this the 16th day of September, 2005.

Wells Fargo Bank NA, successor by merger to Wells Fargo Bank Minnesota NA, as Trustee f/k/a Norwest Bank Minnesota, NA, as Trustee for Morgan Stanley Dean Witter Capital I Inc. Trust 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3, by Ocwen Federal Bank FSB, n/k/a Ocwen Loan Servicing LLC, its attorney in fact

By: JOSEPH HILLERY
Its: Director

OCWEN LOAN SERVICING, LLC CORPORATE SEAL

STATE OF ~~TENNESSEE~~ Florida
COUNTY OF Orange)

Personally appeared before me, Joseph Hillery, a Notary Public for the state and county aforesaid, Joseph Hillery, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Director of Ocwen Loan Servicing, the maker, and is authorized by the maker to execute this instrument on behalf of the maker.

WITNESS my hand and seal at office this 16th day of September, 2005.

NOTARY PUBLIC

Deon Rameshwar Paul
My Commission DD323504
Expires May 26, 2008

State of Tennessee)
County of Davidson)

The actual consideration for this transfer is $ 35,000.00.

Affiant

Subscribed and sworn to before me, this 28th day of September, 2005.

NOTARY PUBLIC

JANEL L. McALISTER NOTARY PUBLIC AT LARGE SUMNER CO., TENN.

MY COMMISSION EXPIRES: MARCH 27, 2007

Exhibit A

PROPERTY DESCRIPTION

The land referred to in this Commitment is described as follows:

Land located in Davidson County, Tennessee, being Lot NO. 4 on the map of the R.D. Goodlet Subdivision of the Lindsley property of record in Book 57, Page 96, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Northwest Bank Minnesota, N.A., as Trustee for Morgan Stanley Dean Witter Capital I, Inc. Trustee 2002-NC3, Mortgage Pass-Through Certificates, Series 2002-NC3, by Trustee's Deed from Christopher L. Palmer, Successor Trustee, dated 8-23-05, filed 8-26-05, of record in Instrument No. 20050826-0102048, Register's Office for Davidson County, Tennessee.