RECORD AND RETURN TO:
Heritage Title Services, LLC
One Lakeview Plaza
25 Century Blvd., Suite 505
Nashville, TN 37214

Davidson County DEEDWARR
Recvd: 01/05/06 11:32 2 pgs
Fees:13.00 Taxes:595.70
20060105-0001574

SPECIAL WARRANTY DEED

LEEZA OSBORNE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires November 22, 2008

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $161,000.00.

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF November, 2005.

NOTARY PUBLIC

My commission expires: 11-22-08

THIS INSTRUMENT PREPARED BY:
Heritage Title Services, LLC, One Lakeview Plaza, 25 Century Blvd., Suite 505, Nashville, TN 37214

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Vanessa Saenz 1313 Lady Court Nashville, Tennessee 37214	Fifth Third Mortgage Co. 336 Main Street Franklin, TN 37064	**096160B01000C0**

FOR AND IN CONSIDERATION of the sum of One Hundred Sixty One Thousand Dollars and Zero Cents **($161,000.00)** DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged; the undersigned, **Sovereign Bank,** hereinafter called the Grantor, has bargained and sold and by these presents do hereby transfer and convey unto **Vanessa Saenz, a married woman,** hereinafter called the Grantees, their heirs and assigns forever, that certain parcel of real estate situated in Davidson County, Tennessee, and being further described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 10 on the Plan of Lake Larchwood, according to the plat of record in Instrument #20001101-0108145, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description hereof.

Being the same property conveyed to Sovereign Bank, by Substitute Trustee's Deed from I. Dyke Tatum, as substitute trustee, dated 04-29-05, of record in Inst. No. 20050502-0048604, in the Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all of the appurtances, estate and title thereunto belonging, unto the said Grantees, their heirs and assigns, forever.

The undersigned covenant with the said Grantees that the property is unencumbered except by lien of the 2005 property taxes, which taxes will be paid at closing.

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantees, except as above noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through, or under it, but against none other.

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 own judgment.

WITNESS ITS HAND, this the 23rd day of November, 2005.

Sovereign Bank

BY: _____

TITLE: AVP

STATE OF
COUNTY OF

Personally appeared before me, the undersigned authority in and for the said County and State, on this 23rd day of November, 2005 within my jurisdiction, the within named DAVID L. Caenivale. who acknowledges that he/she is the A.V.P of **Sovereign Bank**, and that for and on behalf of **Sovereign Bank**, and as its act and deed in its said representative capacity he/she executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

_____
Notary Public, State of

My commission expires: _____

DEBORAH J. MORIN
NOTARY PUBLIC
STATE OF RHODE ISLAND
My Commission Expires March 5, 2006