Prepared by:
First Priority Title Company, Inc.
A. Nicole Troutt., Attorney
101 Dalton Place Way
Knoxville, TN 37912
File No.06-078 AY/dmh

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 **BARRY P. SMITH** (married) **("Grantees")**, their successors, heirs and assigns, certain land in Davidson County, Tennessee, ("Property"), being more particularly described as follows:

A certain tract of parcel of land in Davidson County, Tennessee, described as follows, to wit:

BEING Lot No. 519, as shown on the map entitled Hermitage Hills, Section Five, of record in Plat Book 3300, page(s) 1 and 2, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Household Financial Center, Inc., from William Timothy Hill, as Substitute Trustee, by Substitute Trustee's Deed dated August 31, 2005, and recorded as Instrument No. 20050914-0110714, in the Register's Office for Davidson County, Tennessee.

Said property bears the street address of 3815 Plantation Drive, Hermitage, TN 37076.

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: 01/26/06 10:26 2 pg
Fees:13.00 Taxes:333.00
20060126-0009874

Executed this the 16 day of January , 2006.

HOUSEHOLD FINANCIAL CENTER, INC.

BY:
ITS: **Barbara Reynolds**
Asst. Vice President

STATE OF California
COUNTY OF Los Angeles

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, Barbara Reynolds 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 16 day of January, 2006.

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: **BARRY P. SMITH**
ADDRESS: 3815 Plantation Drive, Hermitage, TN 37076

PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:
BARRY P. SMITH
Same

TAX ID# 74-12-91

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $ 90,000 .00.

Affiant

Subscribed and sworn to before me this 23 day of January, 2006.

Ashley B. Yarber
Notary Public

My Commission Expires: 11-03-2007

Ashley B. Yarber
State of Tennessee
Notary Public
Knox County, Tennessee
Commission Expires 11/03/07