Instrument prepared by:

Perrie & Cole Title of Tennessee, LLC
2100 Southbridge Parkway, Suite 650
Birmingham, AL 35209

Please Sent Tax
Notice/New Owner:
James L Springer Jr.
4617 Saunders Ave.
Nashville, TN 37216

P&C # 8005-0880
REO #398107
Parcel # 1905115002200
Address: 4617 Saunders Ave, Nashville, TN 37216

Davidson County DEEDWARR
Recvd: 01/30/06 11:04 3 pgs
Fees:18.00 Taxes:555.00
20060130-0011244

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, **Homecomings Financial Network Inc. by Wilshire Credit Corporation, 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 **James L Springer Jr.**, (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:

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 any 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 27th day of December, 2005.

Homecomings Financial Network Inc. by Wilshire Credit Corporation, its attorney in fact

By: Bryce Fendall
Its: Reo Mgr

OR

STATE OF ~~TENNESSEE~~)
COUNTY OF Washington)

Personally appeared before me, Bryce Fendall Molly Walters, a Notary Public for the state and county aforesaid, Bryce Fendall, 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 Reo Mgr of Wilshire Credit Corp, 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 27 day of December, 20 05.

Molly Y Walters
NOTARY PUBLIC

OFFICIAL SEAL
MOLLY Y WALTERS
NOTARY PUBLIC OREGON
COMMISSION NO. 376773
MY COMMISSION EXPIRES JAN 26, 2008

State of Tennessee)
County of Davidson)

The actual consideration for this transfer is $ 150,000.00.

Affiant

Subscribed and sworn to before me, this 20 day of January, 20 06.

Tiffany R. Addison
NOTARY PUBLIC

My Commission Expires:
March 21, 2009

TIFFANY R. ADDISON
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TN
My Commission Exp. March 21, 2009

File No.: 103159

EXHIBIT A

A certain tract or parcel of land located in the 11th Civil District of Davidson County, Tennessee, being part of Lot No. 7 on the Plan of Craighead Lands, as of record in Minute Book 1, pages 108 and 109, and in Plan Book 1, Page 20, Chancery Court at Nashville, described according to a survey made by J. R. Wauford & Company, Consulting Engineers, August 23, 1962, described as follows, to-wit:

TRACT 1: Beginning at a point on the westerly right of way of Saunders Avenue, said point being south 2 degrees 31 minutes east, 10.55 feet, more or less, from the southerly margin of Walton Lane; thence along said westerly right of way south 2 degrees, 31 minutes east, 125.46 feet to a point at the southeast corner of the property conveyed from King to Bates in Deed Book 3502, page 358; thence along the southerly line of said tract, westerly 164.6 feet, more or less, to the southwest corner of the Bates property; thence north 2 degrees, 22 minutes east 137.2 feet to the southwest corner of the property conveyed from Harding to Reed in Deed Book 5447, page 198; thence with said Reed property and severing the property described in Deed Book 4515, Page 376, south 88 degrees , 19 minutes east, 152 feet, more or less to a point in the westerly margin of Saunders Avenue, the point of beginning and described (in part) according to a survey by Clyde Anderson, June 1971. Also conveyed herewith is a 12 foot strip of land described as follows:

TRACT 2: A tract of land in the 11TH Civil District of Davidson County, Tennessee, being part of Lot 7 on the Plan of Craighead Lands, as of record in Minute Book 1, pages 108 and 109, and in Plan Book 1, page 20, Chancery Court at Nashville, described according to a survey made by J. R. Wauford & Company, Consulting Engineers, August 23, 1962, as follows:
Beginning at a point at the southwest corner of property described in Deed Book 3502, page 358, Being south 2 degrees, 22 minutes west, 287.2 feet from the southerly margin of Walton Lane; thence along the southerly line of property described in Deed Book 3502, page 358, Easterly 164.6 feet, more or less, to the westerly right-of-way of Saunders Avenue; at the southeast corner of property described in Deed Book 3502, page 358, said point being south 2 degrees 31 minutes east 276.01 feet from the southerly margin of Walton Lane; thence south 2 degrees 31 East 12.32 feet, more or less, along said westerly right-of-way of Saunders Avenue to an iron pin; thence north 87 degrees 29 minutes east, 164.6 feet to an iron pin; thence north 2 degrees 22 minutes east, 12.0 feet to the beginning. Described (in part) according to a survey by Clyde Anderson dated June, 1971.

Being the same property conveyed to Homecomings Financial Network, Inc., by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., as Substitute Trustee, executed 07/21/05 and filed for record on 08/01/05 in Instrument No. 20050801-0089355, Register's Office for Davidson County, Tennessee.