THIS INSTRUMENT PREPARED BY: **MUDTER, MORGAN & PATTERSON** **2000 Richard Jones Road** **Suite 103** **Nashville, TN 37215** **(615) 383-4429** **FTEC File No. 24978**	STATE OF TEXAS) COUNTY OF Dallas) The ~~actual consideration~~ for this transfer is: $-0-. Affiant Subscribed and sworn to before me, this 19th day of January, 2006. Notary Public My Commission Expires:

PATRICIA L. BRYER
Notary Public, State of Texas
My Commission Expires 08-16-06

QUITCLAIM DEED

Address New Owner: Darlene Shadden 11 Music Square East, #201 Nashville, TN 37203	Send Tax Bills To: New Owner	Tax Information: 093130A20100CO

FOR AND IN CONSIDERATION of Ten and 00/100 Dollars ($10.00) and other good and valuable consideration, the receipt of all of which is hereby acknowledged, EMC Mortgage Corporation, a Delaware corporation, successor in interest to United Companies Lending Corporation (hereinafter referred to as the "Grantor") does hereby quitclaim, transfer and convey unto Darlene Shadden, her heirs and assigns, all of its right, title and interest in the real property in the County of Davidson, State of Tennessee, and more particularly described on Exhibit "A" hereto.

This is improved property known as 11 Music Square East, #201, Nashville, TN 37203.

Whenever used, the singular number shall include the plural, the plural the singular and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 19th day of January, 2006.

Davidson County DEEDQC
Recvd: 01/31/06 14:01 3 pgs
Fees:17.00 Taxes:0.00
20060131-0012061

EMC Mortgage Corporation

By: _____
Title: _____

J. R. BABINO
ASSISTANT VICE PRESIDENT

STATE OF TEXAS)
COUNTY OF Dallas)

Personally appeared before me, a Notary Public in and for the County and State aforesaid, J. R. Babino, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath acknowledged him/herself to be Asst. Vice President of EMC Mortgage Corporation, a Delaware corporation, the within named bargainor, and that he/she as such Asst. Vice President being authorized so to do, executed the foregoing instrument for the purposes therein contained.

Witness my hand and seal, at office in Irving, Texas, this 19th day of January, 2006.

PATRICIA L. BRYER
Notary Public, State of Texas
My Commission Expires 08-16-06

Patricia L. Bryer
Notary Public

My Commission Expires: 8-16-06

Exhibit "A"

Land in Davidson County, Tennessee, being Unit 201 on the plan of Spence Condominiums according to the Master Deed of record in Book 6794, page 219, in the Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more particular description.

Being the same property conveyed to United Companies Lending Corporation by Substitute Trustee's Deed of record in Instrument No. 20000721-0072297, Register's Office for Davidson County, Tennessee. Also being the same property conveyed to Darlene Shadden by deed from Robert E. Hurley, unmarried, of record in Instrument No. 20031023-0156839, said Register's Office.

EMC MORTGAGE CORPORATION

Certificate of Secretary

I, the Assistant Secretary, a duly elected, qualified and incumbent Assistant Secretary of EMC Mortgage Corporation, a Delaware corporation (the "Corporation"), do hereby certify that pursuant to a Unanimous Written Consent in Lieu of a Meeting of the Board of Directors, dated February 12, 1997, the Board of Directors adopted the following resolution:

"RESOLVED, that any Executive Vice President, Senior Vice President, Vice President or Assistant Vice President of the Corporation is authorized, empowered and directed to execute and deliver in the name of and on behalf of the Corporation any and all agreements, certificates, instruments or documents of any kind whatsoever purporting to represent or bind the Corporation as may from time to time be necessary or appropriate in connection with transactions involving individual mortgage loans, whether such mortgage loans be then owned by the Corporation or are being serviced by the Corporation on behalf of others, such authority to include, but not be limited to, the modification of the terms of individual mortgage loans, the entry into workout or forbearance agreements in connection with individual mortgage loans, taking all actions necessary or appropriate in relation to mortgage loans whose borrowers are in bankruptcy, the release of property from the lien of individual mortgage loans, the acceptance of proceeds of condemnation of the property relating to individual mortgage loans, the filing or compromise of insurance claims relating to individual mortgage loans, the acceptance of deeds in lieu of foreclosure with respect to individual mortgage loans, foreclosure or other comparable realization upon individual mortgage loans, the management, rental and sale of individual properties obtained by foreclosure, deed-in-lieu-of-foreclosure or other conversion of mortgage loans, the execution of deeds and other instruments incidental to the sale of such properties, and all other matters incidental or customary in respect of the servicing of individual mortgage loans."

I do also certify that Susan F.Christy, Chris M.Alcedo, Linda E.Hicks, Bart Bailey are duly elected Vice Presidents and J.R. Babino, Jeffrey W.Gideon, Cody Mahon, Mary Jacque Thompson, Rhonda Anderson, and Craig Reuter are duly elected Assistant Vice Presidents of the Corporation, presently serving as of the date of this Certificate.

I do further certify that as Assistant Secretary as aforesaid, I have custody of the records of meetings of the Board of Directors of the Corporation, and that the aforesaid resolution is a true and correct copy of the resolution adopted on February 12, 1997, and that such resolution has not been modified, rescinded or revoked and is at present in full force and effect.

IN WITNESS WHEREOF, the undersigned has affixed her signature and the corporate seal of the Corporation this 1st day of January, 2006.

Sally Walker, Assistant Secretary

Mark Blanton, Assistant Secretary

Ann Lucke, Assistant Secretary

[Corporate Seal]

EMC MORTGAGE CORPORATION CORPORATE SEAL 1990 DELAWARE