STATE OF TENNESSEE)
COUNTY OF Davidson)

I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $52,500.00.

AFFIANT

Sworn to and subscribed before me this 16th day of February, 2006.

NOTARY PUBLIC

My commission expires: 03.22.2008

JASON CHAFFIN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

Map and Parcel No. 83-13-466.00

Address of New Owner:
Phillip B.& Natalie K. Langlinais
1807 Ordway Place, Nashville, TN 37206

Send Tax Notices To:
SAME

SPECIAL WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Trustee for MLMI SURF Trust Series 2005-AB1, hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto PHILLIP BRIAN LANGLINAIS and NATALIE K. LANGLINAIS, husband and wife, hereinafter referred to as Grantees, their heirs and assigns forever, all of its right, title and interest in the following described real estate, situated in Davidson County, Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 1515 Boscobel Street, Nashville, TN 37206.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Plat Book 2, page 92, in the Chancery Court for Davidson County, Tennessee; and to the 2006 Davidson County property taxes, which are not yet due or payable and are being prorated.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES with respect to that Warranty of Title set out in Attachment "B" hereto and made a part hereof. Additional reservations from and exceptions to this conveyance and the Warranty of Title are also set out in Attachment "B" hereto and made a part hereof. The subject real property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

IN WITNESS WHEREOF, the said JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Trustee for MLMI SURF Trust Series 2005-AB1 has hereunto set its signature, on this, the 15th day of January, 2006.

Davidson County DEEDWARR
Recvd: 03/01/06 09:50 2 pgs
Fees:13.00 Taxes:194.25
20060301-0023402

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Trustee for MLMI SURF Trust Series 2005-AB1

By: Wilshire Credit Corporation, its Attorney-in-Fact

By: _____
Name & Title: _____

STATE OF Oregon)
COUNTY OF Washington)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Katie Wolff, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged such person to be Team Lead (or other such officer authorized to execute this instrument) of WILSHIRE CREDIT CORPORATION, a corporation, Attorney-in-Fact for JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Trustee for MLMI SURF Trust Series 2005-AB1, the within-named bargainor, a corporation, and that such Team Lead, or other officer, as such Team Lead, executed the foregoing Special Warranty Deed for the purposes therein contained, by personally signing the name of WILSHIRE CREDIT CORPORATION as Team Lead, and that said WILSHIRE CREDIT CORPORATION so executed the foregoing Special Warranty Deed on behalf of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Trustee for MLMI SURF Trust Series 2005-AB1, a corporation, as its Attorney-in-Fact, being authorized to do so, as the free act and deed of JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Trustee for MLMI SURF Trust Series 2005-AB1 for the purposes therein contained.

WITNESS my hand and official seal of office, on this, the 15th day of February, 2006.

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

NOTARY PUBLIC

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

Power of Attorney recorded contemporaneously herewith as Instrument No. 20060301002340, in the Register's Office for Davidson County, Tennessee.

Attachment "A": Legal Description.

The following described real property situated in the County of Davidson, State of TN:

Lot 185, Block S, Subdivision of the home place of Mrs. Elize M. Lindsey, as shown on plat of record in plat book 2, page 92, in the Chancery Court, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to JPMorgan Chase Bank, National Association, as Trustee for the MLMI SURF Trust Series 2005-AB1, by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., as Substitute Trustee, dated September 1, 2005, recorded September 12, 2005, of record in Instrument Number 200509120109063, in the Register's Office for Davidson County, Tennessee.

Attachment "B": Warranty of Title, Reservations and Exceptions.

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

The following reservations from and exceptions to this conveyance and the Warranty of Title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portions(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through of under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for the current year and all prior and subsequent years, the payment of which Grantee assumes (at time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

XXXXXXXXXXXXXXXX
When Recorded Return To:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217

RECORD AND RETURN TO:
Mitchell A. Watts, Attorney
2400 Crestmoor Road #102
Nashville, TN 37215