SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 8th day of March, 2006 by and **HOMECOMINGS FINANCIAL NETWORK, INC.,** hereinafter called Grantor, and **James A. Kubic**, hereinafter called Grantee.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the Grantee the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

LOT 31, Plan of Stone Hedge, Section 3, as shown on Plat of record in Plat Book 2, Page 30 and 90, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Commonly know as: 833 Stone Hedge Court Old Hickory, TN 37138

Being all or part of the same property described in Substitute Trustees Deed recorded under Davidson County Register's Instrument No. 200510200126434.

Tax Parcel Number: **053-16-250.00**

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the Grantee, Grantee's heirs and assigns, in fee simple forever.

The Grantor does hereby covenant with the Grantee that Grantor is lawfully seized in fee of the aforedescribed real estate; that the Grantor has a good right to sell and convey the same; that the same is unencumbered except any taxes not yet due but constituting a lien which are assumed by Grantee;

and any subdivision restrictions of record;

and any existing easements of record;

and that the title and quiet possession thereto Grantor warrants and will forever defend against the lawful claims of all persons claiming by, through, or under it, but not further or otherwise.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the Grantor the day and year first above written.

Davidson County DEEDWARR
Recvd: 03/17/06 15:44 2 pgs
Fees:13.00 Taxes:495.43
20060317-0031294

HOMECOMINGS FINANCIAL NETWORK, INC.

By: LITTON LOAN SERVICING, INC., AS ATTORNEY-IN-FACT

BY: _____

TITLE: Robert Tompkins Vice President

STATE OF Texas

OK

COUNTY OF Harris

Before me, a Notary Public in and for said State and County, personally appeared Robert Tompkins, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged him self to be the Authorized Signatory of **Litton Loan Servicing, Inc., the Attorney In Fact for HOMECOMINGS FINANCIAL NETWORK, INC.**, the within named bargainor, and that he as such Authorized Signatory, and being so authorized to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the for **HOMECOMINGS FINANCIAL NETWORK, INC., by Litton Loan Servicing, Inc., as Attorney In Fact,** by him self as such.

WITNESS my hand and Notarial Seal at office this 8 day of March, 2006.

-SEAL-

MARTHA GARRISON
MY COMMISSION EXPIRES
FEBRUARY 28, 2009

Martha Garrison
Notary Public
My commission expires:_____

STATE OF TENNESSEE
COUNTY OF Wilson

I, or we, hereby swear of affirm that to the best of affiants knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred whichever is greater, is $133,900.00, which amount, is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Laurie Damewood
Affiant

Subscribed and sworn to before me this the 15th day of March, 2006.

My Commission Expires: 02/06/2010

Stacey Johns
Notary Public

STACEY JOHNS
NOTARY PUBLIC AT LARGE
WILSON CO. TENN.

Owner's Mailing Address:
833 Stone Hedge Ct.
Old Hickory, Tn. 37138

Property Address:
833 Stone Hedge Court
Old Hickory, TN 37138

Person or entity responsible for
The payment of taxes:
James A. Kubic

Prepared by and return to:

EDCO Title & Closing Services, Inc.
7990 TRINITY ROAD, SUITE 101
CORDOVA, TN 38018
Our File No.