This instrument prepared by:

Lehman Land Title, Inc.
Six Cadillac Drive, Suite 190
Brentwood, Tennessee 37027
(615) 371-8999

File No.: 2120-1045987/0014252969

Davidson County DEEDWARR
Recvd: 04/12/06 14:41 2 pgs
Fees:13.00 Taxes:199.80
20060412-0042210

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged by the Grantor, **Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3** said Grantor does hereby bargain, sell, and convey unto **Rebecca M. Howell, unmarried** his/her assigns, subject to covenants and restrictions of record and matters an accurate survey would reveal, that certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT; LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 40 OF RAINBOW TERRACE, OF RECORD IN BOOK 1130, PAGE 85, R.O.D.C., TENNESSEE. SAID LOT NO. 40 FACES 50 FEET ON THE SOUTHERLY SIDE OF CHERYL AVENUE AND RUNS BACK 146.4 FEET ON THE WESTERLY LINE AND 145.8 FEET ON THE EASTERLY LINE TO A DEAD LINE.

BEING THE SAME PROPERTY CONVEYED TO WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2004-3 ASSET-BACKED CERTIFICATES, SERIES 2004-3 BY TRUSTEE'S DEED FROM PRIORITY TRUSTEE SERVICES OF TN, L.L.C., AS SUBSTITUTE TRUSTEE, RECORDED ON THE 28TH DAY OF NOVEMBER, 2005 IN INSTRUMENT NO. 20051128-0142328, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

TO HAVE AND TO HOLD said tract or parcel of land, together with the appurtenance, estate, title and interest thereto belonging, unto said Grantee, **Rebecca M. Howell**, and his/her assigns forever.

Grantee, **Rebecca M. Howell**, whose address is **562 Cheryl Avenue, Madison, TN 37115** is responsible for the payment of real property taxes on subject property.

Said **Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3**, without recourse warrants the title to said property against the claims of all persons claiming, or to claim the same or any part thereof, by, through or under the said Grantor, but not otherwise.

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming by, through, or under it, but against none other.

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 own judgment.

This is improved property known as **562 Cheryl Avenue, Madison, TN 37115**.

IN WITNESS WHEREOF, the said **Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3** has executed this deed and affixed its corporate seal by Carmen Delgado, Assistant Secretary to Option One, a California corporation attorney-in-fact for **Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3**, this 6 day of April, 2006.

OPTION ONE MORTGAGE CORPORATION INCORPORATED NOV. 3 1992 CALIFORNIA

GRANTOR
Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3

By: _____
Title: CARMEN DELGADO
ASSISTANT SECRETARY

State of California
County of Orange

The actual consideration or value whichever is greater, for this transfer is $54,000.00.
Subscribed and sworn to before me this the 6 day of April, 2006.

Affiant Aaron C. Bailey

Notary Public JACOB ARIAS

Commission Expires:

JACOB ARIAS
Commission # 1571572
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2009

STATE OF CALIFORNIA
COUNTY OF ORANGE

Before me, the undersigned authority, notary public of the State and County mentioned, personally appeared Carmen Delgado who, upon oath, acknowledged him/herself to be Assistant Secretary of Option One Mortgage Corporation, a California Corporation, which is the attorney-in-fact for Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3, the within named bargainor, and that he/she as such Assistant Secretary, being authorized to do so, executed the foregoing instrument in behalf of Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3 as the Assistant Secretary of Option One Mortgage Corporation, its attorney-in-fact, and declared that he/she in his/her capacity as Assistant Secretary of Option One Mortgage Corporation, executed the same as the free act and deed of Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3.

Witness my hand and seal at office, this 6 day of April, 2006.

JACOB ARIAS
Commission # 1571572
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2009

JACOB ARIAS
Notary Public

Address New Owner:	Send Tax Bills To.	Map and Parcel:
Rebecca M. Howell	New Owner	**05202013100**
562 Cheryl Avenue		
Madison, TN 37115		