Box 5

Davidson County DEEDWARR
Recvd: 05/04/06 09:53 4 pgs
Fees:23.00 Taxes:460.37
20060504-0051810

Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
V1000-206
Asset #538222

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 11 day of APRIL, 2006, by Federal Home Loan Mortgage Corporation ("Freddie Mac"), organized and existing under the laws of the United States of America, Grantor, by its duly authorized attorney in fact, National Default REO Services, a Delaware Limited Liability Company d/b/a First American Asset Closing Services ("FAACS").

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Jorge R. Tapia- Avila and Griselda M. Arriaga, Grantees, the following land in Davidson County, Tennessee:

Land in Davidson County, Tennessee, being Lot No. 59, on the Plan of Phase I, Valley View Terrace, plat of which is recorded in Plat and Book 5200, Page 77, in the Office of the Register of Deeds of the County Court of Davidson County, Tennessee.

Subject to any and all existing easements, setback lines and restrictive covenants of record in the said Register's Office.

Being the same property conveyed to Federal Home Loan Mortgage Corporation by Substitute Trustee's Deed recorded the 10th day of February, 2006 as Instrument No. 20060210-0016387 in the Register's Office for Davidson County, Tennessee.

Commonly known as: 528 Cathy Jo Circle Nashville, TN 37211.

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantees and unto their heirs and assigns forever.

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.

*See FHLB Retention Addendum Attached

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

Federal Home Loan Mortgage Corporation ("Freddie Mac"), organized and existing under the laws of the United States of America, Grantor, by its duly authorized attorney in fact, National Default REO Services, a Delaware Limited Liability Company d/b/a First American Asset Closing Services ("FAACS").

BY: _____

IT'S: KIRSTEN GILCHRIST, VICE PRESIDENT

Acknowledgment

State of CALIFORNIA
)ss.
County of ORANGE

On this day before me, a Notary Public, personally appeared KIRSTEN GILCHRIST, VICE PRESIDENT **of National Default REO Services, d/b/a First American Asset Closing Services, a Limited Liability Company, as attorney-in-fact for Federal Home Loan Mortgage Corporation, a corporation, and that he/she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as such attorney-in-fact by himself/herself as such officer.**

Witness my hand and seal this 11 day of APRIL 2006.

_____
Notary Public: J.M. VERDUGO

My commission expires:

APRIL 4, 2009
(Seal)

J. M. VERDUGO
Commission # 1566613
Notary Public - California
Orange County
My Comm. Expires Apr 4, 2009

State of Tennessee

County: Davidson

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, $124,425.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 2nd **day of** May, 2006.

Notary Public

WAYNE THOMAS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 14, 2009

My commission expires:

(Seal)

Property owner and party responsible for payment of taxes:
Jorge R. Tapia and Griselda M. Arriaga
528 Cathy Jo Circle
Nashville, TN, 37211

Map No. 133-08-0-181.00

Return to:

Associates Closing & Title—HURON
11501 Huron Lane
Little Rock, AR 72211

Addendum to Deed:

Borrower(s), their successors, heirs and assigns for and in consideration of receiving direct subsidy funds from the Federal Home Loan Bank of Cincinnati's Affordable Housing Program, must maintain ownership and reside in this property as their primary residence for a period of five (5) years (Retention Period) from the date of the recording of this deed.

(i) The Federal Home Loan Bank of Cincinnati, whose mailing address is P.O. Box 598; Cincinnati, OH 45201-0598, is to be given notice of any sale or refinancing of the unit occurring prior to the end of the Retention Period.

(ii) In the case of a sale prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the seller owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the sale of the unit after deduction for sales expenses, unless the purchaser is a low- or moderate-income household as defined in the applicable Federal Housing Finance Board regulations for the AHP; and

(iii) In the case of a refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the unit, reduced for every year the occupying household has owned the unit, shall be repaid to The Federal Home Loan Bank of Cincinnati from any net gain realized upon the refinancing, unless the unit continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism, incorporating the requirements of clauses (i), (ii), (iii), and (iv) contained herein.

(iv) The obligation to repay Subsidy to the Bank shall terminate after any foreclosure.