Instrument prepared by:
Wilson and Associates, P.L.L.C
11501 Huron Lane
Little Rock, Arkansas 72211
V2057-030
200045134

Return TO
Associates Closing & Title - HURON
11501 Huron Lane
Little Rock, AR 72211

Davidson County DEEDWARR
Recvd: 09/19/06 09:41 3 pgs
Fees:18.00 Taxes:357.05
20060919-0115705

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 7th day of September, 2006, by PHH Mortgage Corporation, Grantor, by its duly authorized attorney in fact First American REO Servicing.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Maria DeLourides Perez, Grantee, the following land in Davidson County, Tennessee:

Described property located in Davidson County, Tennessee, to-wit:
Lot Number 7, on the Plan of Ellis Estate. Section Two, as shown on plat of record in Plat Book 6900, Page 467, in the Register's Office for Davidson County,Tennessee, to which plat of reference is hereby made for a more particular description.

Being the same property conveyed to PHH Mortgage Corporation by Substitute Trustee's Deed recorded July 10, 2006 as Instrument No. 20060710-0082656.

Commonly known as: 1324 Love Joy Court, Nashville, TN 37216.

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 Grantee and unto her heirs and assigns forever, subject to current taxes and other assessments, reservations in patents and all easements, rights-of-way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record, the Grantor hereby binds itself to warrant and defend the title as against all acts of the Grantor herein and no other.

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

PHH Mortgage Corporation by its duly authorized attorney in fact First American REO Servicing

BY: Jan Billings

ITS: Portfolio Manager

Acknowledgment

State of Colorado

County of Denver **)ss.**

On this day before me, a Notary Public, personally appeared Jan Billings, **to me personally well-known, who acknowledged that he/she is the** Portfolio Manager **of** First American REO Servicing, **a corporation, as attorney-in-fact for PHH 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 7th **day of** September, 2006.

Danette L Cary

Notary Public

My commission expires:

DANETTE L. CARY
NOTARY PUBLIC
STATE OF COLORADO

My Commission Expires 03/13/2007

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, $ 96,500, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

First American Title Insurance

By Jan Billings
Jan Billings

Affiant

Subscribed and sworn to before me this 7th **day of** September, 2006.

Danette L. Cary

Notary Public

My commission expires:

_____

(Seal)

DANETTE L. CARY
NOTARY PUBLIC
STATE OF COLORADO
My Commission Expires 03/13/2007

Property owner and party responsible for payment of taxes:
Maria DeLourides Perez
1324 Love Joy Court
Nashville, TN, 37216

Map No. 07207034600

Return to:

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11501 Huron Lane
Little Rock, AR 72211