Prepared by: First Priority Title Company, Inc.
Allen J. Ware, Jr., Attorney
101 Dalton Place Way
Knoxville, TN 37912
File No. 06-140 mgm

Davidson County DEEDWARR
Recvd: 09/29/06 15:24 2 pgs
Fees:13.00 Taxes:296.00
20060929-0120982

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged **BENEFICIAL TENNESSEE, INC.** (Grantor"), has bargained and sold, and hereby transfers and conveys to **TIMOTHY H. CUNNINGHAM** (Grantee"), their successors, heirs and assigns, certain land in Davidson County, Tennessee, ("Property"), being more particularly described as follows:

Land in Davidson County, Tennessee, being Lot No. 38 on the Plan of Timberwood Estates, Section IV, of record in Book 6900, page 228, said Register's Office to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Beneficial Tennessee Inc. by Substitute Trustee's Deed dated December 29, 2005, recorded as Instrument No. 20060103-0000500, Register's Office for Davidson County, Tennessee.

The above description is the same as the previous deed of record, no boundary survey having been made at the time of this conveyance.

THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL RESTRICTIONS, SETBACK LINES AND EASEMENTS OF RECORD IN THE REGISTER'S OFFICE FOR ~~KNOX~~ DAVIDSON COUNTY, TENNESSEE.

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantees, their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Subject to restrictions, setback lines and easements shown of record in Book 6900, page 228 and Book 7159, page 654, Register's Office for Davidson County, Tennessee.

Grantor covenants with Grantees that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming, by, through, or under Grantor, but not otherwise.

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 judgment.

Executed this the 10 day of August, 2006.

BENEFICIAL TENNESSEE, INC.

BY: _____

ITS: Maria I. Ortega
Asst. Vice President

STATE OF CALIFORNIA

COUNTY OF Los Angeles SS.

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, MARIA I ORTEGA, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged himself to be the AVP of BENEFICIAL TENNESSEE, INC., the within named bargainor, a corporation, and the he as such AVP, being authorized to do so, executed the within instrument for the purposes therein contained, by signing the name of the corporation by himself as AVP.

Witness my hand and official seal at office, in Los Angeles County, CALIFORNIA this 10 day of August 2006.

Rica Strickland
Notary Public

My Commission Expires: 4/29/2009

RICA STRICKLAND
Commission # 1574108
Notary Public - California
Los Angeles County
My Comm. Expires Apr 29, 2009

NAME AND ADDRESS OF PROPERTY OWNER:
Timothy H. Cunningham
3329 Olsen Lane
Nashville TN 37218

PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:
New Owner

PROPERTY TAX ID# 50-11-163.00

STATE OF TENNESSEE
COUNTY OF KNOX

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $ 80,000.00

Affiant Melissa McBroom
Subscribed and sworn to before me this 28th day of September, 2006.

Beth E. Sandreck
Notary Public

My Commission Expires: 5/6/07

BETH E. SANDRECK
NOTARY PUBLIC AT LARGE
BLOUNT CO. TENN.