FILE NO.: 432.A11741TN\ms&pl
LOAN NO.: 501178\FHA

THIS INSTRUMENT PREPARED BY & RETURN TO:
Joel A. Freedman, Attorney
Morris, Schneider & Prior, L.L.C.
1587 N.E. Expressway
Atlanta, GA 30329

Davidson County DEEDWARR
Recvd: 12/12/06 08:30 2 pgs
Fees:12.00 Taxes:0.00
20061212-0152990

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into on October 19, 2006, by and between:**Countrywide Home Loans, Inc.**, party of the first part, and, **Secretary of Housing and Urban Development.,,** party of the second part

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 said party of the first pat has bargained and sold and does hereby bargain, sell convey and confirm unto the said party of the second part the following real estate, situated and being in the County of Davidson, State of Tennessee:

Being Lot No. 101, Section A, on the Plan of Villages of Old Hickory, as of record in Plat Book 1424, Page 68, Register's Office for Davidson County, Tennessee to which said plan reference is hereby made for a more complete and accurate legal description thereof.
Being the same property conveyed to the within named grantors by deed of even dated, which instrument is being recorded simultaneously herewith.
Charles William Holbert, husband of Tammy Denise Holbert joins in this conveyance for the purpose of conveying any marital interest he may have in said property.

Being the same property conveyed to Grantors herein from **PRIORITY TRUSTEE SERVICES OF TN, L.L.C.**, Substitute Trustee, as shown in Substitute Trustee's Deed at Instrument No./Deed Book 200512090147952 , in said Register's Office.

TO HAVE AND TO HOLD the aforesaid real estate together with all appurtenances and hereaditaments thereunto belonging or in any wise appertaining unto the said party of the second part, its heirs, or successors and assigns in fee simple forever.

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 their proper gender and number according to the context hereof.

IN WITNESS WHEREOF, THE undersigned **Countrywide Home Loans, Inc.**, has caused this instrument to be executed by its duly authorized officer and agent the day and year first above written.

Countrywide Home Loans, Inc

BY: _____

TITLE: KIMBERLY DAWSON, 1ST VICE PRESIDENT

STATE OF TX

COUNTY OF Collin

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared KIMBERLY DAWSON, 1ST VICE PRESIDENT, with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person with whom I am personally acquainted (or proved on the basis of satisfactory evidence to be the person), and who, upon his or her oath, acknowledged himself or herself to be the KIMBERLY DAWSON, 1ST VICE PRESIDENT of **Countrywide Home Loans, Inc** the within named bargainor, and as such officer being duly authorized so to do, executed the foregoing instrument for the purposes therein contained by subscribing thereto the name of the corporation by himself or herself as such officer.

WITNESS my hand and Notarial Seal at office this 23 day of October,

_____
Notary Public

My Commission Expires: 4/5/10

MINERVA JASSO
My Commission Expires
April 5, 2010

Christin Y

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MSP No.: 432.A11741TN (Holbert)
Lender Loan No.: 501178
Property Address: 502 Lawrence Street, Old Hickory, TN 37138
Tax Parcel ID No.: 44 -11; 96.00

Mail Tax Notices To and Property Owner:
Secretary of Housing and Urban Development
Attention: Single-Family Property Disposition Branch
Cumberland Bend Office Center
251 Cumberland Bend Drive, Suite 200
Nashville, TN 37228-1803

I, or we, 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, is $ 67,533.64 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 6 day of December, 2007

Notary Public

My Commission Expires:

RICHETTA MILTON NOTARY PUBLIC GEORGIA GWINNETT COUNTY EXPIRES JAN. 27, 2009