STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $106,000.00

Subscribed and sworn to before me, this 23rd day of January, 2007.

Deronda D. Byrd
Affiant

My Commission Expires: 9-19-09

Jamie L. Taylor
Notary Public

JAMIE L. TAYLOR
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

Davidson County DEEDWARR
Recvd: 02/26/07 15:46 2 pgs
Fees:13.00 Taxes:392.20
20070226-0023892

SPECIAL WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
TAYLOR TITLE & ESCROW, INC.
51 CENTURY BLVD., SUITE 130
NASHVILLE, TENNESSEE 37214

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
WILLIAM C. GANT and wife, TONI A. GANT 1017 MAXWELL AVENUE NASHVILLE, TN 37206 MAP & PARCEL NO. 083-05-0/014.00	USBANK 4801 FREDERICA STREET OWENSBORO, KY 42301

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

FRANKLIN CREDIT MANAGEMENT CORPORATION,

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

WILLIAM C. GANT and wife, TONI A. GANT,

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO WIT:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOTS: #18 AND #19 OF BLOCK F, ON THE PLAN OF REASTWOOD ADDITION OF R.T. BROWN RESUBDIVISION OF THE STRANON AND SEYMORE AND L. T. BAXTER LANDS AND A STRIP IMMEDIATELY SOUTH OF SAID TWO LOTS ON THE PLAN OF EASTWOOD ADDITION OF RECORD IN BOOK 332, PAGE 63, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE AND DESCRIBED ACCORDING TO A SURVEY MADE BY Z. J. WILKINSON, SURVEYOR, DATED DECEMBER 13, 1941, AS FOLLOWS:

BEGINNING ON THE NORTHERLY MARGIN OF MAXWELL AVENUE AS NOW LOATED, AT AN IRON PIN, 16.3 FEET SOUTH OF THE SOUTHEAST CORNER OF LOT #20;

THENCE WITH SAID AVENUE, EASTWARDLY 52.4 FEET TO AN IRON PIN AT THE CORNER OF STON EPIER;

THENCE NORTHEASTWARDLY 247 FEET TO AN IRON PIN AT FENCE CORNER IN THE SOUTHERLY MARGIN OF AN ALLEY;

THENCE WIHT SAID ALLEY, WESTWARDLY 52 FEET TO THE CORNER OF LOTS #19 AND #20;

THENCE WITH THE LINE BETWEEN SAID TWO LOTS SOUTHWARDLY 211 FEET, CONTINUING IN A SOUTHWARDLY DIRECTION, 16.3 FEET, IN ALL 227.3 FEET TO THE BEGINNING.

Being the same property conveyed to Franklin Credit Management Corporation by Substitute Trustee's Deed from Elizabeth A. Cash, Substitute Trustee, dated December 12, 2006, and filed of record on January 4, 2007, in Instrument No. 20070104-0001469, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS: *1017 MAXWELL AVENUE, NASHVILLE, TN 37206*

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, ESTATE, TITLE AND INTEREST THERETO BELONGING TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, FOREVER; AND WE DO COVENANT WITH THE SAID GRANTEES THAT WE ARE LAWFULLY SEIZED AND POSSESSED OF SAID LAND IN FEE SIMPLE, HAVE A GOOD RIGHT TO CONVEY IT, AND THE SAME IS UNENCUMBERED, UNLESS OTHERWISE HEREIN SET OUT; AND WE DO FURTHER COVENANT AND BIND OURSELVES, OUR HEIRS AND REPRESENTATIVES, TO WARRANT AND FOREVER DEFEND THE TITLE TO THE SAID LAND TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, AGAINST THE LAWFUL CLAIMS OF ALL PERSONS WHOMSOEVER, *BUT THIS WARRANTY DEED IS LIMITED TO THE TIME IN WHICH SAID REAL ESTATE WAS LAWFULLY SEIZED AND POSSESSED BY GRANTORS HEREIN AND DOES NOT EXTEND TO ANY PREVIOUS TIME THERETO.* WHEREVER USED, THE SINGULAR NUMBER SHALL INCLUDE THE PLURAL, THE PLURAL THE SINGULAR, AND THE USE OF ANY GENDER SHALL BE APPLICABLE TO ALL GENDERS.

WITNESS OUR HANDS THIS 25th DAY OF JANUARY, 2007.

FRANKLIN CREDIT MANAGEMENT CORPORATION

by: Michael Blair
Chief Operating Officer

STATE OF ~~CALIFORNIA~~ NEW JERSEY
COUNTY OF ~~SAN DIEGO~~ HUDSON

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Michael Blair, who, upon oath, acknowledged him/herself to be the chief operating officer of Franklin Credit Management Corporation, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that Franklin Credit Management Corporation executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office on this the 25th day of January, 2007.

My Commission Expires:

GISELLE PATRICIA OLIVERA
NOTARY PUBLIC
~~MY COMM. EXPIRES 8/10/11~~
STATE OF NEW JERSEY

Notary Public

GISELLE PATRICIA OLIVERA NOTARY PUBLIC MY COMM. EXPIRES 8/10/11 STATE OF NEW JERSEY

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SPECIAL WARRANTY DEED

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RETURN TO:
Taylor Title & Escrow, Inc.
51 Century Blvd., Suite 130
Nashville, TN 37214

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