Davidson County DEEDWARR
Recvd: 06/06/07 09:36 4 pgs
Fees:23.00 Taxes:388.50

20070606-0067509

Prepared By and Return to:
LandCastle Title, LLC
810 Crescent Centre Drive, Suite 280
Franklin, TN 37067
File Number: TNT-070100019T

SPECIAL WARRANTY DEED

		MAP/PARCEL NUMBERS: 150-09-0-107.00
ADDRESS NEW OWNER(S) AS FOLLOWS: Jerry Dreier	SEND TAX BILL TO: Jerry Dreier	
(Name)	(Name)	
P.O Box 1027	Same	
(Address)	(Address)	
Quincy, IL 62306	Same	
(City) (State) (Zip)	(City) (State) (Zip)	

FOR AND IN CONSIDERATION of the sum of Ten Dollars and no/100 ($10.00), cash in hand paid by the Grantees and other good and valuable consideration accepted as cash, the receipt and sufficiency of which is hereby acknowledged, Bank of New York, as Trustee for Encore Credit Receivables Trust 2005-2, Grantor, has this day bargained and sold, and does hereby transfer and convey unto Jerry Dreier, the Grantees herein, their successors, heirs and assigns, that certain

X improved unimproved real estate located at 3037 Kinwood Drive, Antioch, TN, 37013, in Davidson County, Tennessee, described in Exhibit A attached hereto.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging to the Grantees their successors, heirs and assigns forever. We covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except for those encumbrances set forth in Exhibit B attached hereto.

We further covenant and bind ourselves, our successors and representatives, to warrant and forever defend the title to said real estate to said Grantees, their successors, heirs and assigns, against the lawful claims of all persons claiming by, through, or under Grantor, by no others.

Whenever 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 hand as of the May 31, 2007, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers as of said day and date.

Bank of New York, as Trustee for Encore Credit Receivables Trust 2005-2, By: Option One Mortgage Corporation, as its Attorney in Fact

By: _____

Aaron Bailey

Its: Assistant Secretary

_____

State of California
County of Orange

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Aaron Bailey, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged him/her self to be the Assistant Secretary (Title of person signing) of Option One Mortgage (Name of Company), a Corporation, the within named bargainor and that he/she, acting in such capacity, and authorized so to do, executed the foregoing instrument in behalf of said corporation for the purposes therein contained.

Witness my hand and official seal, at office in Irvine, this May 31, 2007.

JACOB ARIAS
Commission # 1571572
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2009

Notary Public JACOB ARIAS

My Commission Expires: _____

State of California
County of Orange

The actual consideration or value, whichever is greater, for this transfer is $105,000.

Affiant

Aaron Bailey
Assistant Secretary

Subscribed and sworn to before me this May 31, 2007.

JACOB ARIAS
Commission # 1571572
Notary Public - California
Orange County
My Comm. Expires Apr 22, 2009

Notary Public JACOB ARIAS

My Commission Expires: _____

SPECIAL WARRANTY DEED

EXHIBIT "B"

"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."

The following reservations from and exception to this conveyance and the warranty of title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for te current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot 43, PLAN OF FOREST VIEW PARK, SECTION FOUR, PHASE TWO, as shown on plat of record in Plat Book 5200, Page 674 and as amended in Book 6220, Page 648, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property. Being the same property conveyed by Substitute Trustee's Deed from Priority Trustee Services of TN, L.L.C., as Substitute Trustee to Bank of New York, as Trustee for Encore Credit Receivables Trust 2005-2 as recorded on the 8th day of December, 2006 in Instrument No. 20061208-0151829 and Warranty Deed from Joseph Randolph Roycroft and wife, Debra Lynne Roycroft to Anthony D. Mayes and wife, Cheryl D. Mayes as recorded on the 20th day of August, 1991 in Book 8424, Page 62, in the Register's Office of Davidson County, Tennessee.