Instrument prepared by:
Wilson and Associates, P.L.L.C.
11501 Huron Lane
Little Rock, Arkansas 72211
V7001-012
34904

Davidson County DEEDWARR
Recvd: 11/30/07 11:33 3 pgs
Fees:18.00 Taxes:314.13
20071130-0139001

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 19th day of October, 2007, by Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, Grantor, by its duly authorized attorney in fact National City Home Loan Services, Inc. n/k/a Home Loan Services, Inc.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Margaret G. Perrino, Grantee, the following land in Davidson County, Tennessee:

BEING Lot No. 90, Section "D", VILLAGE OF OLD HICKORY, as shown by plat of record in Plat Book 1424, Page 65, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12 in Trustee's Deed filed as instrument number 20070817-0098413.

Commonly known as: 912 Berry Street, Old Hickory, TN 37138.

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.

Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, by its duly authorized attorney in fact National City Home Loan Services, Inc. n/k/a Home Loan Services, Inc., record in the Register's Office of Davidson County, Tennessee, as Instrument Number 20071130-0139000

BY: _____

ITS: VP Bryan G. Kusich, V.P.

Acknowledgment

State of ~~Pennsylvania~~
County of Allegheny

On this day before me, a Notary Public, personally appeared Bryan G. Kusich, V.P., **to me personally well-known, who acknowledged that he/she is the** VP **of** Home Loan Services, Inc., **a corporation, as attorney-in-fact for Citibank, N.A., as trustee for First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF12, 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 19th **day of October, 2007.**

(Seal)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Christopher Thompson, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires June 22, 2011
Member, Pennsylvania Association of Notaries

Christopher Thompson
Notary Public

My commission expires: 6/22/11

State of Pennsylvania

County of Allegheny

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, $84,900.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant Bryan G. Kusich, V.P.

Subscribed and sworn to before me this 19th day of October, 2007.

(Seal)

Notary Public

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Christopher Thompson, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires June 22, 2011
Member, Pennsylvania Association of Notaries

My commission expires: 6/22/11

Property owner and party responsible for payment of taxes:
Margaret G. Perrino
912 Berry Street
Old Hickory, TN, 37138

Map No. 0441500 8900

Return to:

Associates Closing & Title – HURON
11501 Huron Lane
Little Rock, AR 72211