After recording, return to:
Attorney Brad Teplitsky
293 Walnut Bend, #107
Cordova, TN. 38018

This document prepared by (and after recording return to):		
Name:	Bank of New York as Trustee for the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006-20	
Firm Address:	c/o U. S. Land Title, LLC 4875 Olde Towne Parkway Suite 50 Marietta, GA 30068	
Phone:	(770) 977-0933	
Loan No.	150984603	
USLT No.	75009473	
Other File No. 74218371		**Above This Line Reserved For Official Use Only**

Davidson County DEEDWARR
Recvd: 02/07/08 09:40 3 pgs
Fees:18.00 Taxes:493.95
20080207-0012697

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **Bank of New York as Trustee for the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006-20, a corporation organized and existing under the laws of the United States** , (herein referred to as "Grantor") has/have this day bargained and sold and, by these presents, does/do hereby transfer and convey unto **Donald O. Riddle, Jr.,** a married person. (herein referred to as "Grantee"), his/her/their heirs and assigns, forever, the following described tract or parcel of land located in **Davidson** County, Tennessee, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING UNIT NO. 110, PHASE IV ON THE PLAN OF HARBOR VILLAGE, OF TOWNHOMES PROPERTY LINE EXHIBIT REVISION 1, A HORIZONTAL PROPERTY REGIME, AS OF RECORD IN INSTURMENT NO. 20030723-0102986, WHICH REVISED AND AMENDS, INSTURMENT NO. 20030611-0030857, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE TO WHICH PLAN REFERNCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION THEREOF OF SAID UNIT. BEING the same preperty conveyed to the within named grantor by Warranty Deed recorded simultaneously herewith of record in Insturment No. 200601019-0129969, Register's Office for Davidson County, Tennessee.

Also known as 155 HARBOR VILLAGE DRIVE #110, MADISON, TN 37115

Parcel ID #: 034070A13200c0

The property hereinabove described was acquired by the Grantor by instrument recorded in Book _____ at Page _____ in the aforesaid County and State.

TO HAVE AND TO HOLD said tract or parcel of land together with all the improvements thereon and the appurtenances thereunto belonging unto said Grantee, his/her/their heirs and assigns, in fee simple forever.

GRANTOR COVENTANTS with the said Grantee that they are lawfully seized and possessed of said property, that they have a good and lawful right to sell and convey the same and that they are from any lien or encumbrance whatsoever, except for applicable zoning and building regulations, all visible easements, restrictions and limitations of record and any real estate taxes, which are to be prorated.

GRANTOR FURTHER COVENANTS with the said Grantee and binds themselves, his/her/their heirs/successors and assigns, to warrant and forever defend the title thereto of said tract or parcel of land to the said Grantee, his/her/their heirs and assigns, against the lawful claims and demands of all persons whomsoever.

ALL warranties of Grantor herein contained are expressly limited to those person or parties claiming by, through or under Grantor.

WITNESS this the 24th day of January, 2008.

Bank of New York as Trustee for the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006-20
BY: COUNTRYWIDE HOME LOANS SERVICING LP

By: Toni Gary

Its: Toni Gary, Asst Secretary

STATE OF Texas)
COUNTY OF Collin)

Before me, the undersigned authority, Raquel Black notary public of the State and County mentioned, personally appeared Toni Gary who, upon oath, acknowledged him/herself to be Asst Secretary of **COUNTRYWIDE HOME LOANS SERVICING LP** which is the attorney-in-fact for Bank of New York as Trustee for the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006-20, the within named bargainor, and that he/she as such _____, being authorized to do so, executed the foregoing instrument in behalf of Bank of New York as Trustee for the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006-20 as the Asst Secretary of **COUNTRYWIDE HOME LOANS SERVICING LP** which is the attorney-in-fact for Bank of New York as Trustee for the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006-20 and declared that he/she in his/her capacity as Asst Secretary of **COUNTRYWIDE HOME LOANS SERVICING LP** which is the attorney-in-fact for Bank of New York as Trustee for the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006-20

WITNESS my hand and seal at office this 24th day of January, 20 08.

RAQUEL BLACK
My Commission Expires
June 29, 2011

Raquel Black
Notary Public, My commission expires:

I, or we, hereby swear or affirm to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $133,500.00 which amount is equal to or greater than the amount which the property is transferred would command at a fair and voluntary sale.

Toni Gary
Affiant

Subscribed and sworn to me before me on the date written above.

Raquel Black
NOTARY PUBLIC
MY COMMISSION EXPIRES: _____

RAQUEL BLACK
My Commission Expires
June 29, 2011

Tax ID No.: 034070A13200c0	
Transfer Tax: $	
Drafted by and return to after recording:	**Send new tax bills to:** + New owner
Bank of New York as Trustee for the Certificateholders CWABS, Inc. Asset-Backed Certificates, Series 2006-20	Donald O. Riddle, Jr. 126 Country Hills Dr. Hendersonville, Tn.
,	, 37075
File No: 75009473	
Client No.: 150984603	