Box 5

Davidson County DEEDWARR
Recvd: 05/02/08 09:16 3 pgs
Fees:18.00 Taxes:238.65
20080502-0044883

This Instrument prepared by:	Please add new owner and send tax notice to the following:
U.S. Land Title, LLC	Fredda Lee
4875 Olde Towne Parkway, Suite 150	526 Debbie Drive
Marietta, GA 30068	Hermitage, Tn. 37086

File # 85003278
REO # 693747
Parcel # 076 01 0 121.00
Address: 526 DEBBIE DR, HERMITAGE, TN 37076

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, **The Bank of New York Trust Company N.A. as successor Trustee to JP Morgan Chase Bank, National Association as original Trustee for the MLMI SURF Trust Series 2005-BC4, 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 **Fredda Lee,** (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:

Please see attached Exhibit "A"

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 29 day of April, 2008.

THE BANK OF NEW YORK TRUST COMPANY N.A. AS SUCCESSOR TRUSTEE TO JP MORGAN CHASE BANK, NATIONAL ASSOCIATION AS ORIGINAL TRUSTEE FOR THE MLMI SURF TRUST SERIES 2005-BC4
BY: WILSHIRE CREDIT CORPORATION
AS IT'S ATTORNEY IN FACT

Alicia M. Laster
By: Alicia M. Laster
Its: REO Team Lead

STATE OF Oregon)
COUNTY OF Washington)

Before me, the undersigned authority, ANGELA CLAYTON notary public of the State and County mentioned, personally appeared Alicia M. Laster who, upon oath, acknowledged him/herself to be REO Team Lead of **WILSHIRE CREDIT CORPORATION** which is the attorney-in-fact for The Bank of New York Trust Company N.A. as successor Trustee to JP Morgan Chase Bank, National Association as original Trustee for the MLMI SURF Trust Series 2005-BC4, the within named bargainor, and that he/she as such REO Team Lead, being authorized to do so, executed the foregoing instrument in behalf of The Bank of New York Trust Company N.A. as successor Trustee to JP Morgan Chase Bank, National Association as original Trustee for the MLMI SURF Trust Series 2005-BC4 as the ~~Affiant~~ REO Team Lead of **WILSHIRE CREDIT CORPORATION** which is the attorney-in-fact for The Bank of New York Trust Company N.A. as successor Trustee to JP Morgan Chase Bank, National Association as original Trustee for the MLMI SURF Trust Series 2005-BC4 and declared that he/she in his/her capacity as REO Team Lead of **WILSHIRE CREDIT CORPORATION** which is the attorney-in-fact for The Bank of New York Trust Company N.A. as successor Trustee to JP Morgan Chase Bank, National Association as original Trustee for the MLMI SURF Trust Series 2005-BC4.

WITNESS my hand and seal at office this 29 day of April, 2008

NOTARY PUBLIC

STATE OF Tennessee)
COUNTY OF Davidson)

OFFICIAL SEAL
ANGELA CLAYTON
NOTARY PUBLIC-OREGON
COMMISSION NO. 425581
MY COMMISSION EXPIRES FEB. 17, 2012

I, or we, hereby swear or affirm to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer is $64,500.00 which amount is equal to or greater than the amount which the property is transferred would command at a fair and voluntary sale.

Lisa Sheppard
Affiant

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

~~My Commision Expires~~

Notary Public

J. WAYNE THOMAS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 14, 2009

EXHIBIT "A"

LOT NUMBER 91B ON ZONE LOT DIVISION OF LOT 91, TULIP GROVE WOODS, PHASE I, AS OF RECORD IN BOOK 6200, PAGE 69, AS AMENDED IN BOOK 6250, PAGE 378, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE , TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF SAID PROPERTY

The property hereinabove described was acquired by the Grantor by instrument recorded in Instrument 20080407-0034806 in the aforesaid County and State.

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