RECORDING LEGEND

PLEASE RECORD IN THE
APPROPRIATE REAL ESTATE RECORDS

GRANTOR(s)
Beth Ann Barnard and Frank Randall O Brien

GRANTEE(s)
Citibank N.A., as Trustee

This Instrument Prepared By:
Robert M. Wilson, Jr.
WILSON & ASSOCIATES, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
(501) 219-9388

Davidson County DEEDWARR
Recvd: 05/06/08 10:35 2 pgs
Fees:13.00 Taxes:1132.01
20080506-0046568

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

That, Beth Ann Barnard and Frank Randall O Brien ("Grantors"), for and in consideration of the sum of One Dollar ($1.00), in hand paid by Citibank N.A., as Trustee ("Grantee"), the receipt of which is hereby acknowledged, do hereby grant, bargain, sell, and convey unto the said Grantee, and unto its successors and assigns forever, the following-described lands, situated in Davidson County, Tennessee, to wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 16 on the Plan of Hillwood Park, as of record in Book 3300, pages 27 and 28, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Frank Randall O'Brien and Beth Ann Barnard, husband and wife, by deed from Prasad Polavarapu and wife, Bharathi Polavarapu, as of record in Book 9424, page 195, Register's Office for Davidson County, Tennessee.

More commonly known as: 165 Lelawood Circle, Nashville, Tennessee 37209. in the Register's Office of Davidson County, Tennessee.

Tax Parcel No.: 1030900 3400

TO HAVE AND TO HOLD the same unto the said Grantee, and unto its successors and assigns, forever with all appurtenances thereunto belonging. And we, Beth Ann Barnard and Frank Randall O Brien, hereby covenant with the said Grantee that we will forever warrant and defend the title to said lands against any and all claims whatsoever.

WITNESS my hand and seal this 24th day of March, 2008.

Frank Randall O Brien

Beth Ann Barnard

ACKNOWLEDGMENT

STATE OF Tennessee

COUNTY OF Davidson

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Frank Randall O'Brien and Beth Ann Barnard, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the

person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Davidson Co this 24th day of March, 2008.

KONNIE TAYLOR STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Konnie Taylor
Notary Public

My Commission Expires: 9-19-2009

FORM FOR OATH

I hereby swear and affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $305,947.53, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Frank Randall O'Brien
Frank Randall O Brien

Beth Ann Barnard
Beth Ann Barnard

ACKNOWLEDGMENT

STATE OF Tennessee

COUNTY OF Davidson

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Frank Randall O'Brien and Beth Ann Barnard, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and known to be the person (or persons) described in and who executed the foregoing instrument, and acknowledged that such person (or persons) executed the same as such person's (or persons') free act and deed for the purposes therein contained.

Witness my hand and seal at office in Davidson Co this 24th day of March, 2008.

KONNIE TAYLOR STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Konnie Taylor
Notary Public

My Commission Expires: 9-19-2009

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES:

Chase Home Finance, LLC
10790 Rancho Bernardo Road
San Diego, CA 92127
ATTENTION: