PLEASE RETURN TO:
AMTITLE & ESCROW
515 RIVERGATE PARKWAY, SUITE #111
GOODLETTSVILLE, TN 37072

20B

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 25th day of **June, 2008,** by and between, The CIT Group/Consumer Finance, Inc. hereinafter called Grantor, and **Ruby Hedgecoth** hereinafter called Grantee.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the Grantor has bargained and sold and does hereby bargain, sell, convey and confirm unto the Grantee the following described real estate, situated and being in the, County of **Davidson**, State of Tennessee, to wit:

Lot 5, William Hills Subdivision, Section 2, as shown on plat of record in Plat Book 4460, Page 62 in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being all or part of the same property described in Warranty Deed of record at Instrument Number 20080416-0038491 in the Register's Office of Davidson County, Tennessee.

Commonly Known as: 7604 Gerald Drive, Joelton , TN 37080

Subject to 2008 Davidson County Taxes hereby assumed by the Grantee.

Tax Parcel Number: 015-14 - 49.00

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the Grantee, Grantee's heirs and assigns, in fee simple forever.

The Grantor does hereby covenant with the Grantee that Grantor is lawfully seized in fee of the aforedescribed real estate; that the Grantor has a good right to sell and convey the same; that the same is unencumbered except any taxes not yet due but constituting a lien which are assumed by Grantee;

and any subdivision restrictions of record;

and any existing easements of record;

and that the title and quiet possession thereto Grantor warrants and will forever defend against the lawful claims of all persons claiming by, through, or under it, but not further or otherwise.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the Grantor the day and year first above written.

THE CIT GROUP/CONSUMER FINANCE, INC.

BY: Jennifer Martin
Jennifer Martin
TITLE: AUTHORIZED SIGNATORY

Davidson County DEEDWARR
Recvd: 07/03/08 11:21 2 pg
Fees:13.00 Taxes:407.00
20080703-0068957

STATE OF OK
COUNTY OF OK

Before me, a Notary Public in and for said State and County, personally appeared _____ Jennifer Martin, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged him/herself to be the AUTHORIZED SIGNATORY of **THE CIT GROUP/CONSUMER FINANCE, INC.** the within named bargainor, and that he/she as such officer, and being so authorized to do, executed the foregoing instrument for the purposes therein contained, by signing the name of **THE CIT GROUP/CONSUMER FINANCE, INC.** by himself /herself as such officer.

WITNESS my hand and Notarial Seal at office this 25 day of June, 2008.

-SEAL-

Notary Public

CATHERINE LEE NOTARY # 06006014 EXP. 06/20/10 PUBLIC STATE OF OKLAHOMA

My commission expires: 6-20-10

STATE OF TENNESSEE
COUNTY OF SHELBY

I, or we, hereby swear of affirm that to the best of affiants knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred whichever is greater, is $110,000.00 which amount is equal to or greater that the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this the 30th day of June, 2008.

My Commission Expires: 9/21/09

Notary Public

DORIS COLEY STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY

Owner's Mailing Address:

Ruby Hedgecoth
7604 Gerald Drive
Joelton, TN 37080
Property Address:
7604 Gerald Drive
Joelton, TN 37080

Person or entity responsible for
The payment of taxes:
SAME AS NEW OWNER

Prepared by:

EDCO TITLE & CLOSING SERVICES, INC.
7990 TRINITY ROAD, SUITE 101
CORDOVA, TN 38018
File #

Map: 15-14
Parcel: 49