Please Return To:
Realty Title & Escrow Company, Inc.
808 North Mt. Juliet Road
Mt. Juliet, TN 37122

Prepared By and Return to:
LandCastle Title, LLC
810 Crescent Centre Drive, Suite 280
Franklin, TN 37067
File Number: NSR-080600514A

Davidson County DEEDWARR
Recvd: 07/31/08 10:21 4 pgs
Fees:23.00 Taxes:339.66
20080731-0078458

SPECIAL WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS: Shaun Bowen	SEND TAX BILL TO: Peoples Home Equity	MAP/PARCEL NUMBERS: 075-12-0-A-072.00
(Name) 5020 Greer Station Drive	(Name) 2030 Falling Waters Drive	
(Address) Hermitage, TN 37076	(Address) Knoxville, TN 37922	
(City) (State) (Zip)	(City) (State) (Zip)	

FOR AND IN CONSIDERATION of the sum of Ten Dollars and no/100 ($10.00), cash in hand paid by the Grantees and other good and valuable consideration accepted as cash, the receipt and sufficiency of which is hereby acknowledged, Deutsche Bank Trust Company Americas, As Trustee And Custodian For Meritage Mortgage Loan Trust 2005-1 By: Saxon Mortgage Services Inc. As Its Attorney-In-Fact, Grantor, has this day bargained and sold, and does hereby transfer and convey unto Shaun Bowen*, the Grantees herein, their successors, heirs and assigns, that certain *who is one and same as Shaun P. Bowen,

X improved unimproved real estate located at 5020 Greer Station Drive, Hermitage, TN, 37076, in Davidson County, Tennessee, described in Exhibit A attached hereto.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging to the Grantees their successors, heirs and assigns forever. We covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except for those encumbrances set forth in Exhibit B attached hereto.

We further covenant and bind ourselves, our successors and representatives, to warrant and forever defend the title to said real estate to said Grantees, their successors, heirs and assigns, against the lawful claims of all persons claiming by, through, or under Grantor, by no others.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

(Continuation of Special Warranty Deed)

Witness our hand as of the 7/7/08, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers as of said day and date.

Deutsche Bank Trust Company Americas, As Trustee And Custodian For Meritage Mortgage Loan Trust 2005-1 By: Saxon Mortgage Services Inc. As Its Attorney-In-Fact

By: _____

Name: Jason Neary AVP

Its: _____

State of Colorado
County of Jefferson

This day personally appeared before me, the undersigned authority in and for the jurisdiction aforesaid Jason Neary AVP who acknowledged to me that she/he is AVP (Title of person signing) of Saxon Mortgage Services (Name of Company), the attorney-in-fact for Deutsche Bank Trust Company Americas, As Trustee And Custodian For Meritage Mortgage Loan Trust 2005-1 By: Saxon Mortgage Services Inc. As Its Attorney-In-Fact, and that in its capacity as attorney-in-fact for Deutsche Bank Trust Company Americas, As Trustee And Custodian For Meritage Mortgage Loan Trust 2005-1 By: Saxon Mortgage Services Inc. As Its Attorney-In-Fact she/he executed, signed and delivered the above and foregoing instrument after having been authorized by Deutsche Bank Trust Company Americas, As Trustee And Custodian For Meritage Mortgage Loan Trust 2005-1 By: Saxon Mortgage Services Inc. As Its Attorney-In-Fact and the attorney-in-fact for said Grantor to do so.

Given under my hand and seal this the 7th day of July, 2008.

COURTNEY C ACOSTA
Notary Public
State of Colorado

Notary Public

My Commission Expires: 8-16-2011

State of Tennessee
County of Wilson

The actual consideration or value, whichever is greater, for this transfer is $ 91,800.00 .

Affiant

Subscribed and sworn to before me this July 24, 2008

Notary Public

My Commission Expires: 05/03/2008

RE: 5020 Greer Station Drive, Hermitage, TN 37076
TN_REO_SpecialWarrantyDeed(rev).rdw
JMF / DS 2/27/.2008

NSR-080600514A
06/30/08 @ 12:51:PM

Notary Seal present,
but could not be reproduced.

Bill Garrett
Davidson County Register of Deeds

EXHIBIT "A"

Property located in Davidson County, Tennessee, being Lot No. 153, Revised Section One, Greer Meadows at Cedar Creek, of record in Book 7900, Page 115, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description. Being the same property conveyed to Amanda Lawrence, an unmarried woman, by Warranty Deed from Staci L. Bell and husband, Anthony Bell, of record in Instrument No. 20050114-0005532, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Deutsche Bank Trust Company Americas, as Trustee and Custodian for Meritage Mortgage Loan Trust 2005-1 by: Saxon Mortgage Services Inc. as its attorney-in-fact by Priority Trustee Services of TN, LLC in Substitute Trustee's Deed filed at Instrument No. 20080102-0000150 dated December 20, 2007.

RE: 5020 Greer Station Drive, Hermitage, TN 37076

SPECIAL WARRANTY DEED

EXHIBIT "B"

"Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise."

The following reservations from and exception to this conveyance and the warranty of title made herein shall apply.

1. All easements, rights-of-way and prescriptive rights whether of record or not, pertaining to any portion(s) of the herein described property (hereinafter, the "Property");

2. All valid oil, gas and mineral rights, interests or leases, royalty reservations, mineral interest and transfers of interest of any character, in the oil, gas or minerals of record in any county in which any portion of the Property is located;

3. All restrictive covenants, terms, conditions, contracts, provisions, zoning ordinances and other items of record in any county in which any portion of the Property is located, pertaining to any portion(s) of the Property, but only to the extent that same are still in effect;

4. All presently recorded instruments (other than liens and conveyances by, through or under the Grantor) that affect the Property and any portion(s) thereof;

5. Ad valorem taxes, fees and assessments, if any, for te current year and all prior and subsequent years, the payment of which Grantee assumes (at the time of transfer of title), and all subsequent assessments for this and all prior years due to change(s) in land usage (including, but not limited to, the presence or absence of improvements, if any, on the Property), ownership, or both, the payment of which Grantee assumes; and

6. Any conditions that would be revealed by a physical inspection and survey of the Property.

RE: 5020 Greer Station Drive, Hermitage, TN 37076