THIS INSTRUMENT PREPARED BY:
BELL TITLE & ESCROW, INC.
117 TWO MILE PIKE
GOODLETTSVILLE, TN 37072

BILL GARRETT, Davidson County
Trans:T20090042912 DEEDWARR
Recvd: 06/26/09 12:57 2 pgs
Fees:13.00 Taxes:251.60
20090626-0059642

**SPECIAL WARRANTY DEED**

| ADDRESS NEW OWNER: | SEND TAX BILLS TO: | MAP-PAR. NO. |
|---|---|---|
| DENISE A TUGADI | NEW SOUTH FEDERAL SAVINGS BANK | 11906002200 |
| 96 PEACHTREE STREET | 210 AUTOMATION WAY, MSN 49730 | |
| NASHVILLE, TN 37210 | BIRMINGHAM, AL 35210 | |

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Vanderbilt Mortgage and Finance, Inc.,** hereinafter called the Grantor, has bargained and sold, and by these presents do transfer and convey unto **Denise A Tugadi**, hereinafter called the Grantee, **her** heirs and assigns, that certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING LOT NO. 216 AND TRACT IN REAR, SECTION 6, STERLING HEIGHTS, AS OF RECORD IN PLAT BOOK 3300, PAGE 78, REGISTER'S OFFICE FOR DAVIDSON COUNTY, STATE OF TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF SAID LOT.

BEING THE SAME PROPERTY CONVEYED TO VANDERBILT MORTGAGE AND FINANCE, INC. FROM R.N. "BO" TAYLOR, SUBSTITUTE TRUSTEE BY SUBSTITUTE TRUSTEES DEED DATED 02-11-2009, AND RECORDED 02-13-2009 IN INSTRUMENT # 20090213-0012897, SAID REGISTER'S OFFICE.

Also conveyed with property is a 2000 OAKWOOD Mobile Home, VIN No. H0GA17H08124AB which is permanently attached to this real property and made a part hereof.

This is improved property known as: 96 PEACHTREE STREET, NASHVILLE, TENNESSEE 37210.

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantee, except as above noted, that at the time of the delivery of this Deed the premises were free from all encumbrances made by it, and that it will warrant and defense the same against the lawful claims and demands of all persons claiming, by through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

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.

WITNESS our hands this 22 day of JUNE, 2009.

PROPERTY ADDRESS: 96 PEACHTREE STREET, NASHVILLE, TN 37210.

SELLER: VANDERBILT MORTGAGE AND FINANCE, INC
BY: ROBERT MORRIS
ITS: LOSS MITIGATION MANAGER

STATE OF TENNESSEE
COUNTY OF Blount

Before me, the undersigned authority in and for the state and county above, personally appeared, on this 22 day of JUNE, 2009, within my jurisdiction, the within named Robert Morris, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be loss mitigation manager of Vanderbilt Mortgage and Finance, Inc, the within named bargainor, a corporation, and as its act and deed in its said representative capacity he/she executed the above and foregoing instrument, after first having been duly authorized by said corporation to do so.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 9/25/10

J.S. STANFORD
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF BLOUNT

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $68,000.00.

Affiant

Subscribed and sworn to before me this 22 day of JUNE, 2009.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 2/28/2013

SONDRA REECE
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY