Return to:
CUMBERLAND TITLE COMPANY
695 President Place, Suite 202
Smyrna TN 37167
Prepared by:

Paul Jungers, Esq.
8940 Main Street
Clarence, NY 14031

Returned to:

JOSH SPENCE AND ASHTON SPENCE
4849 LYNN DRIVE
NASHVILLE, TN 37211

BILL GARRETT, Davidson County
Trans:T20110012796 DEEDWARRSP
Recvd: 03/03/11 10:15 3 pgs
Fees:18.00 Taxes:331.15
20110303-0016961

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into as of the 27th day of January, 2011, by and between HOUSEHOLD FINANCIAL CENTER, INC., hereinafter referred to as Grantor, and JOSH SPENCE AND ASHTON SPENCE, HUSBAND AND WIFE AND DAN SPENCE AND TERESA SPENCE, HUSBAND AND WIFE their heirs and assigns, hereinafter referred to as Grantee,

WITNESSETH: That for and in consideration of TEN ($10.00) DOLLARS cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said Grantor has bargained and sold and does hereby transfer and convey and confirm unto the said Grantee the following described real estate, situated and being in the County of DAVIDSON, State of Tennessee:

SEE ATTACHED EXHIBIT "A"

The source of title in Grantor is by deed recorded in the office of the Register of Deeds in Document Number 20100608-0044414, of DAVIDSON County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their successors and assigns, forever, and GRANTOR does hereby covenant with the said GRANTEES that Grantor has not made, done, executed, allowed or suffered any act, instrument or thing whatsoever whereby said land, or any part thereof, now or at any time hereafter shall be charged or encumbered in any manner whatsoever; and Grantor does further covenant and bind itself, it successors and representatives, to warrant and forever defend the title to said land to said Grantees, their successors and assigns, against the lawful claims of all persons claiming by, through or under said Grantor, but not otherwise.

WITNESS, the signatures of the Grantor (or caused its corporate name to be signed hereto by and through its proper officers duly authorized so to do) the day and year first above written.

HOUSEHOLD FINANCIAL CENTER, INC.

BY: _____

Maria I. Ortega
Asst. Vice President

STATE OF CALIFORNIA }
COUNTY OF LOS ANGELES } ss.

On 1-27-11, before me K L Chavez, a Notary Public,
(insert name and title of the officer)

personally appeared Maria I. Ortega
Asst. Vice President,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

_____
(SIGNATURE OF NOTARY) SEAL

K. L. CHAVEZ
Commission # 1822608
Notary Public - California
Los Angeles County
My Comm. Expires Nov 13, 2012

VALUATION AFFIDAVIT

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is $89,500.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary audit.

Our File No. ANA201101800

Joshua Spence
Affiant

Subscribed and sworn to before me this 24 day of February, 2011.

Connie Beard
Notary Public
Commission Expires 6-17-13

STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY CONNIE BEARD

RETURN TO: Owner	SEND TAX BILLS TO:	PROPERTY ADDRESS:
JOSHUA SPENCE	JOSHUA SPENCE	630 WATSON WOOD DRIVE NASHVILLE, TN 37211
4849 LYNN DRIVE	4849 LYNN DRIVE	MAP PARCEL NO.:
NASHVILLE, TN 37211	NASHVILLE, TN 37211	147-10-121

EXHIBIT A

LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE, TO WIT:

BEING LOT NO 205 ON THE FINAL PLAN OF WHISPERING HILLS, SECTION II-A, OF RECORD IN BOOK 2331-132, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TN, TO WHICH PLAT REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED FROM KRISTIAN MORGAN AND BETHANY BAUMGARTNER TO HOUSEHOLD FINANCIAL CENTER, INC. BY DEED RECORDED 6/8/2010, AT INSTRUMENT NO. 20100608-0044414 IN THE REGISTERS OFFICE OF DAVIDSON COUNTY, TENNESSEE.

PARCEL ID NO.: 147-10-121

PROPERTY COMMONLY KNOWN AS: 630 WATSON WOOD DRIVE, NASHVILLE, TN 37211