9800896772

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 14 day of February, 2012, by and between, **Vericrest Financial Inc., as Attorney-in-Fact for Vericrest Opportunity Loan Trust 2011-NPL2**, party of the first part, and **Katherine M. Swalboski, unmarried,** party of the second part.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which is hereby acknowledged, the party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the party of the second part, the following described real estate, to wit :

Lot 27, FIELDS OF BRICK CHURCH, as shown on plat of record in Plat Book 20040604-0065967, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Property Known as: 1556 Brick Drive, Nashville, Tennessee, 37207

Parcel Id # 041-14OA-027.00

This being the same property conveyed to **Vericrest Opportunity Loan Trust 2011-NPL2**, by Quit Claim Deed of record in Instrument Number 20120409-0029509 in the Register's Office of Davidson County, Tennessee.

THIS PROPERTY IS BEING SOLD "AS IS", WHERE IS", NO REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED.

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 said party of the second part, its successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said parties of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that the same is unencumbered, except for Subdivision Restrictions, Building Lines, Easements and other matters recorded in Plat of record in Instrument Number 20040604-0065967, Declaration of Covenants, Conditions, and Restrictions recorded in Instrument Number 20040505-0051098 in the Register's Office of Davidson County, Tennessee; and 2012 Davidson County, Tennessee property taxes, not yet due and payable; and that this is a Special Warranty Deed and is warranted by the Seller through and under it only; and that the title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

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

IN WITNESS WHEREOF, the party of the first part has caused this instrument to be executed by and through its duly authorized officers as of the day and year first above written.

Vericrest Financial Inc., as Attorney-in-Fact for Vericrest Opportunity Loan Trust 2011-NPL2

By Mindi Hernandez

AUTHORIZED SIGNATORY

STATE OF Oklahoma)

COUNTY OF Oklahoma)

Personally appeared before me, a Notary Public in and for the above referenced State and County, Mindi Hernandez with whom I am personally acquainted, and who acknowledged that such person executed the within instrument for the purpose therein contained, and who further acknowledged that such person is the AUTHORIZED SIGNATORY of **Vericrest Financial Inc., as Attorney-in-Fact**, or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

WITNESS my hand an Official Seal this 14th day of February, 2012.

NOTARY PUBLIC

LEAH LEDFORD
Notary Public
State of Oklahoma
Commission # 10000901 Expires 02/05/14

My Commission Expires:

BILL GARRETT, Davidson County
Trans:T20120025223 DEEDWARRSP
Recvd: 04/09/12 08:16 2 pgs
Fees:13.00 Taxes:347.80

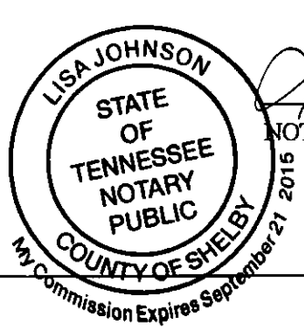
20120409-0029511

STATE OF TN
COUNTY OF Shelby

I 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 $94,000.00, which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

Subscribed and sworn to before me this the 27 day of ~~February~~ March, 2012.



NOTARY PUBLIC

My commission expires:

Property Address:
1556 Brick Drive
Nashville, TN 37207

New Owner and Mail Tax Bills to:
Katherine M. Swalboski
1556 Brick Dr
Nashville, TN 37207

This instrument prepared by:
CRISLIP, PHILIP & ASSOCIATES
4515 Poplar Ave., Ste. 322
Memphis, TN 38117
(901) 525-2427