Davidson County DEEDWARR
Recvd: 01/08/13 10:50 6 pgs
Fees:33.00 Taxes:107.30
20130108-0002381

When recorded, please return to:
Secured Lending Services
Att: Ben Wyman; File T012-021155
209 Bilmar Drive
Pittsburgh, Pennsylvania 15205

State of Tennessee
County of Davidson

Tax ID/Parcel No.: 043-16-0-032.00

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into on the day and date last written, by and between **Household Financial Center, Inc.**, of 931 Corporate Center Drive, Pomona, California 91768, hereinafter called the "GRANTOR(S)", and **Ray Morales**, a married man as his sole and separate property, with an address of P.O. Box 266, Madison, Tennessee 37115, hereinafter called the "GRANTEE(S)",

WITNESSETH:

NOW FOR AND IN CONSIDERATION of the sum of Twenty-Nine Thousand and 00/100 Dollars ($ 29,000.00), cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, GRANTOR(S) has given, granted, bargained, sold, conveyed and confirmed and by these presents does give, grant, bargain, sell, convey and confirm unto GRANTEE(S), and all his heirs and assigns, all GRANTOR'(S) right, title and interest in a certain tract or parcel of land located in Davidson County, State of Tennessee, and more particularly described as follows, to-wit:

SEE ATTACHED EXHIBIT "A"

Subject to easements and restrictions of record.

Prior instrument reference: Recorded November 20, 2012;
Instrument # 20121120-0106920

TO HAVE AND TO HOLD the lot or parcel above described together with all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining unto the said GRANTEE(S) and unto GRANTEE'(S) heirs, administrators, successors or assigns, forever.

GRANTOR hereby covenants with and represent unto the said GRANTEE(S) and unto his successors or assigns, that GRANTOR is lawfully seized in fee of the lot or parcel of land above described; that the same is free from all liens and encumbrances except ad valorem taxes for the current tax year and subsequent years, restrictions, restrictive covenants and easements of record, if any; that GRANTOR has a good and lawful right to sell and convey the same as aforesaid and will forever warrant and defend the title to same unto the said GRANTEE(S) and unto his successors or assigns, forever, except as to said taxes, restrictions, restrictive covenants and easements of record, if any.

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

IN WITNESS WHEREOF, GRANTOR has hereunto caused this instrument to be executed by its duly authorized officer this 27 day of December, 2012.

Household Financial Center, Inc.

By: _____

Title: _____ Esther P. Roman Asst. Secretary

STATE OF _____ |

COUNTY OF _____ |

On this _____ _____, 2012, before me, a Notary Public, personally appeared _____, personally known to me, or proved to me on the basis of satisfactory evidence, and who upon oath, acknowledged himself to be the _____ of **Household Financial Center, Inc.**, and that he as such Officer and being authorized to do so, executed the foregoing instrument on behalf of the Grantor herein named, and for the purposes herein contained by signing the name of the Grantor(s) by himself as such officer.

_____

NOTARY PUBLIC – _____ (Notary Seal)

My Commission Expires: _____

_____ County

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

State of California

County of Los Angeles

On December 27, 2012 before me, Rica Strickland, Notary Public
(Here insert name and title of the officer)

personally appeared Esther P. Roman

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.

Rica Strickland
Signature of Notary Public

(Notary Seal)

RICA STRICKLAND
Commission # 1846983
Notary Public - California
Los Angeles County
My Comm. Expires Apr 29, 2013

ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

Title of document or description
(Title or description of attached document)

Title or description continued
(Title or description of attached document continued)

Number of Pages _____ Document Date _____

(Additional information)

CAPACITY CLAIMED BY THE SIGNER

- ☐ Individual (s)
- ☐ Corporate Officer

(Title)

- ☐ Partner(s)
- ☐ Attorney-in-Fact
- ☐ Trustee(s)
- ☐ Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

Any acknowledgment completed in California must contain verbiage exactly as appears above in the notary section or a separate acknowledgment form must be properly completed and attached to that document. The only exception is if a document is to be recorded outside of California. In such instances, any alternative acknowledgment verbiage as may be printed on such a document so long as the verbiage does not require the notary to do something that is illegal for a notary in California (i.e. certifying the authorized capacity of the signer). Please check the document carefully for proper notarial wording and attach this form if required.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. ~~he~~/she/~~they,~~ is /~~are~~) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
  - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
  - ❖ Indicate title or type of attached document, number of pages and date.
  - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary).
- Securely attach this document to the signed document

Valuation Affidavit

I hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration or true value for this transfer is $ 29,000.00, which amount is equal to or greater than the amount which the property being transferred would command at a fair and voluntary sale.

Lindsay Kress.
~~Affiant~~ Lindsay Kress as agent

Sworn to and subscribed before me this 4th day of January, 2012.

NOTARY PUBLIC – _____ (Notary Seal)
My Commission Expires: _____
_____ County

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Matthew W. Jones, Notary Public
Robinson Twp., Allegheny County
My Commission Expires Sept. 9, 2013
Member, Pennsylvania Association of Notaries

Name and Address of New Property Owner(s):
Ray Morales
P.O. Box 266, Madison, Tennessee 37115

Name and address for person(s) responsible for taxes:
Ray Morales
P.O. Box 266, Madison, Tennessee 37115

This instrument was prepared by:
Laurie J. Hadwyn-Janes, (423)618-6140
P.O. Box 21060
Chattanooga, TN 37424

Exhibit A
Legal Description:

THE FOLLOWING DESCRIBED TRACT OF LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 29 AND THE NORTHERLY 16 FEET OF LOT NO. 30 OF BLOCK A, ON THE UNRECORDED PORTION OF MYATT MYATT AND EAGAN SUBDIVISION OF THE WEST PART OF TRACT 9 AND ALL OF TRACT 8 OF THE ANDERSON LAND IMPROVEMENT COMPANY'S SUBDIVISION DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT ON THE SOUTHWESTERLY MARGIN OF VANDIVER DRIVE, AT THE COMMON CORNER OF LOTS 28 AND 29; THENCE WITH THE LINE BETWEEN SAID LOTS, SOUTHWESTERLY 163.1 FEET TO A POINT; THENCE SOUTHEASTERLY 67.2 FEET TO A POINT WHICH IS 16 FEET SOUTHERLY FROM THE COMMON CORNER OF LOTS 29 AND 30; THENCE EASTERLY 179 FEET, MORE OR LESS, TO THE WESTERLY MARGIN OF VANDIVER DRIVE; SAID POINT BEING 16 FEET SOUTH OF THE COMMON CORNER OF LOTS 29 AND 30; THENCE WITH THE MARGIN OF SAID DRIVE, NORTHERLY 66 FEET TO THE POINT OF BEGINNING.

PROPERTY IS CONVEYED SUBJECT TO SUCH LIMITATIONS, RESTRICTIONS, AND ENCUMBRANCES AS MAY AFFECT THE PREMISES.

BEING THE SAME property previously conveyed from Rachel Toivonen by Substitute Trustee's Deed through Richard J. Myers, as Substitute Trustee appointed in Instrument Number 20120904-0079789, unto HOUSEHOLD FINANCIAL CENTER, INC., by deed dated November 2, 2012, and Recorded on November 20, 2012, as Instrument Number 20121120-0106920, with the Register's Office of Davidson County, Tennessee.

Prior instrument reference: Recorded November 20, 2012;
Instrument Number 20121120-0106920

Tax Map/Parcel ID NO.: 043-16-0-032.00
Common Address: 111Vandiver Dr; Madison, TN 37115

True Copy Certification

I, Brian M. Kester, do hereby make oath that I am a licensed attorney and/or the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

B M. K

Signature

State of Pennsylvania

County of Allegheny

Personally appeared before me, Matthew W. Jones, a notary public for this county and state, Brian M. Kester, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

Notary's Signature

My Commission Expires: 9/9/13

Notary' Seal (if on paper)

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Matthew W. Jones, Notary Public
Robinson Twp., Allegheny County
My Commission Expires Sept. 9, 2013
Member, Pennsylvania Association of Notaries