WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 120,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th DAY OF June 2001

Notary Public

MY COMMISSION EXPIRES: 6-25-03
(AFFIX SEAL)

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THIS INSTRUMENT WAS PREPARED BY

William D. Castleman, Attorney, 110 Glancy Square, Suite 112, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Shandra Reece (NAME)	Novastar Mortgage, Inc. (NAME)	MAP 75-8
725 Albany Drive (ADDRESS)	23046 Ave. De La Carlota 2nd Fl (ADDRESS)	PARCEL 221
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Laguna Hills, CA 92653 (CITY) (STATE) (ZIP)	

FOR AND 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, WE, Mahalia Howard and husband, Hill Howard, Jr.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Shandra Reece and husband, Stephen Reece

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Being Lot No. 20 on the Plan of Hunters Hill, Section 1, of record in Plat Book 5800 at page 350, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Mahalia Howard and husband, Hill Howard, Jr. by deed from James A. Powell and wife, Sybil Powell, Larry Powell and wife, Carol Powell, of record in Book 6425, Page 184, Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 06/15/01 11:37 2pgs
Fees:11.00 Taxes:444.00
20010615-0063489

unimproved ( )
This is improved (X) property, known as 725 Albany Drive, Hermitage, TN 37076
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. 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.

Witness our hand s this 8th day of June, 2001

Mahalia Howard

Hill Howard, Jr.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Mahalia Howard and husband, Hill Howard, Jr.

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Goodlettsville, Tennessee, this 8th day of June, 2001.

Commission expires 8-25-03

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____, _____.

My commission expires _____

Notary Public