WARRANTY DEED

B-KMG-04-4813

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $86,985.00

Affiant

Subscribed and sworn to before me, this 4th DAY OF November, 2004.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

SPENCER R. TALBOT NOTARY PUBLIC AT LARGE
MY COMMISSION EXPIRES JAN 21

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James Edgin	Decision One Mortagage	
4813 Catskill Drive (ADDRESS)	(NAME) 6060 J.A. Jones Drive, Ste 1000 (ADDRESS)	65-9-144
Old Hickory, Tennessee 37138 (CITY) (STATE) (ZIP)	Charlotte, NC 28287 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we MICHAEL HIGGINS, UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JAMES EDGIN AND WIFE, STACY EDGIN, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Lot 411-B, ZONE LOT DIVISION OF LOT 411, SHERWOOD FOREST, SECTION 4, as shown on plat of record in Plat Book 5190, Page 758, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Michael Higgins, unmarried, from Alma M. Penix by Deed recorded January 13, 2004 in Instrument No. 20040113-0005305, Register's Office for Davidson County, Tennessee and being the same property conveyed to Alma M. Penix by Cash Deed recorded October 17, 2003 in Instrument No. 20031017-0154395, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 4813 Catskill Drive, Old Hickory, Tennessee 37138
(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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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 my/our hand(s) this 4th day of November, 2004.

Michael Higgins

Davidson County DEEDWARR
Recvd: 11/11/04 14:16 2pgs
Fees:13.00 Taxes:321.84

20041111-0135993

STATE OF Tennessee
COUNTY OF Davidson

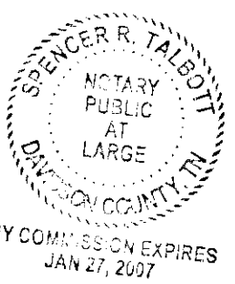
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Michael Higgins, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the pruposes therein contained.

Witness my hand and official seal, this the 4th day of November, 2004.

Notary Public

My Commission Expires:

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903