Prepared by:
Realty Title & Escrow Company, Inc.
3815 Cleghorn Ave., Suite 102
Nashville, TN 37215

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for this transfer is $345,000.00

Affiant

Subscribed and sworn to before me this 6th day of January, 2005.

Notary Public
My commission expires:

FREDERICA N. MAXWELL
NOTARY PUBLIC
STATE OF TENNESSEE
WILLIAMSON COUNTY, TN
My Commission Exp. Nov. 10, 2008

Davidson County DEEDWARR
Recvd: 02/07/05 15:04 2 pgs
Fees:13.00 Taxes:1276.50

20050207-0014334

03-0501-32437

Address of New Owner:	Send Tax Bills to:	Tax Information
Benjamin C. Phillips 1620 Stokes Lane Nashville TN 37215	NovaStar Mortgage, Inc. 888 W. Big Beaver Road Ste 1290 Troy, MI 4084-4736	117-08-0-081

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Rani Lewis, unmarried, hereinafter referred to as Grantor, has bargained and sold, and do hereby transfer and convey to Benjamin C. Phillips, unmarried, hereinafter called the Grantee, his successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to- wit:

> Land in Davidson County, Tennessee, being Lot No. 2, on the Map of Eason's Second Subdivision of Belmont Terrace Annex No. 2, of record in Book 547, Page 80, Register's Office for said County, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Rani Lewis, unmarried, by deed from David T. Bradford, unmarried, of record in Instrument No. 200005030044644, Register's Office for Davidson County, Tennessee.
>
> This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
>
> This property is improved property known as 1620 Stokes Lane, Nashville, TN 37215

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 my hand ~~this~~ 6 day of January, 2005.

Rani Lewis

STATE OF TEXAS
COUNTY OF Dallas

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Rani Lewis, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged she executed the within instrument for the purposes therein contained.

Witness my hand in Dallas, TX, this 26 day of January, 2005.

Shontae Barnes
Notary Public
State of Texas at Large

My Commission expires [redacted]

