PREPARED BY AND RETURN TO:

HARRIS TITLE & ESCROW, LLC

40 Burton Hills Boulevard
Suite 150
Nashville, Tennessee 37215
T: (615) 665-9766
F: (615) 665-9767
admin@harristitle.com

File #051003

Davidson County DEEDWARR
Recvd: 02/14/05 14:41 2 pgs
Fees:13.00 Taxes:939.80
20050214-0016582

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Claude M. Richbourg Renee T. Richbourg 6620 Valleypark Dr. Nashville, TN 37221	E-Loan, Inc. 6230 Stoneridge Mall Rd. Pleasonton, CA 94588

TAX MAP-PARCEL NUMBERS: 126-16-A 86

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of $10.00 (TEN DOLLARS), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Richard G. Orozco** and **Josie O. Orozco**, husband and wife, hereinafter called the **Grantors**, have bargained and sold, and by these presents do hereby transfer and convey unto **Claude M. Richbourg** and **Renee T. Richbourg**, husband and wife, hereinafter called the **Grantees**, Grantees' heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 86 on the Final Plat of Riverwalk, Phase 1A, Section 1 and Phase 1B, Section 1, a Planned Unit Development, of record in Instrument No. 200110260117231, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Richard G. Orzoco and Josie O. Orzoco, husband and wife, by deed from Turnberry Homes, L.L.C., a Tennessee limited liability company of record in Instrument No. 200302100017764, Register's Office for Davidson County, Tennessee. Richard G. Orzoco is the same person as Richard G. Orozco and Josie O. Orzoco is the same person as Josie O. Orozco.

This conveyance is made subject to Declaration of Covenants, Conditions and Restrictions and By-Laws of record in Instrument No. 20011105-0121083, as amended in Instrument No. 20020424-0050565, Instrument No. 20040430-0049313, and Instrument No. 20040506-0051985, said Register's Office; easements and setback lines as set forth on the above plan of record; rights of way, landscape agreement, common areas, and taxes for the current year which have been prorated and assumed by the Grantees herein.

This is improved property known as: 6620 Valleypark Drive, Nashville, Tennessee 37221

TO HAVE AND TO HOLD said tract or parcel of land, with the appurtenances, estate, title, and interest thereto belonging to the said Grantees, Grantees' heirs and assigns, forever.

GRANTORS COVENANT with Grantees, their heirs, and assigns, that said Grantors are lawfully seized of said land in fee simple, have a good right to convey it, and that the same is unencumbered, unless otherwise herein indicated.

GRANTORS FURTHER COVENANT and bind Grantors, Grantors' heirs and representatives, to warrant and forever defend title to said land to said Grantees and Grantees' heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 9th day of February 2005.

Richard G. Orozco

Josie O. Orozco

ACKNOWLEDGMENT

STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned Notary Public, personally appeared, Richard G. Orozco & Josie O. Orozco, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal this 9 day of February, 2005.

Nancy L. Collins
NOTARY PUBLIC
STATE OF TEXAS
MY COMM. EXP. 10-25-2008

Notary Public

My commission expires: 10-25-08

AFFIDAVIT

STATE OF TENNESSEE

COUNTY OF Davidson

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $254,000.00.

Affiant

Sworn and subscribed before me this 11th day of February 2005.

Notary Public

My commission expires: 9-22-2007

MARY JAYNE MASTERS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires SEPT 22 2007