WARRANTY DEED

B-ERA-05-2608

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $131,000.00

Affiant

Subscribed and sworn to before me this 11th DAY OF March, 2005.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires July 19, 2008

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
Johnny Smith	Ownit Mortgage Solutions, Inc.	
2608 Barclay Drive (ADDRESS)	11700 Great Oaks Way, Ste. 360 (NAME) (ADDRESS)	83-12-39.00
Nashville, Tennessee 37206 (CITY) (STATE) (ZIP)	Alpharetta, GA 30022 (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 TOSHIA L. RAMEY, UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JOHNNY SMITH, UNMARRIED, 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:

Land in Davidson County, Tennessee, being Lot 152, EASTLAND ACRES SECTION 2, as shown on plat of record in Plat Book 2331, Page 7, 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 Toshia L. Ramey by Quitclaim Deed from Clarice D. Ramey recorded March 19, 2002 in Instrument No. 20020319-0033737, Register's Office for Davidson County, Tennessee and being the same property conveyed Clarice D. Ramey and Toshia L. Ramey by Deed recorded June 5, 2001 in Instrument No. 20010605-0058782, re-recorded February 19, 2002 in Instrument No. 20020219-0020636, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record in Plat Book 2331, page 07, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 2608 Barclay Drive, Nashville, Tennessee 37206
(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 11th day of March, 2005.

Toshia L. Ramey

Davidson County DEEDWARR
Recvd: 03/15/05 15:47 2 pg
Fees:13.00 Taxes:484.70

20050315-0028576

STATE OF Tennessee
COUNTY OF Davidson

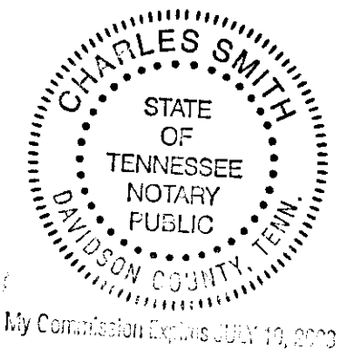
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Toshia L. Ramey, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument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

Witness my hand and official seal, this the 11th day of March, 2005.

Notary Public

My Commission Expires:

(SEAL)



My Commission Expires JULY 19, 2008

RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903