WARRANTY DEED

JOHN GLEAVES NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN.
My Commission Expires JULY 29, 2006

B-PMI-05-4840

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $123,900.00

Affiant

Subscribed and sworn to before me, this 10th DAY OF June, 2005.

Notary Public

MY COMMISSION EXPIRES: 7-29-06
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 06/22/05 12:03 2 pgs
Fees:13.00 Taxes:456.95
20050622-0071530

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
Nigel C. Richards	Countrywide Home Loans	
4840 Terragon Trail	(NAME) 3011 Armory Drive, Ste. 120	148-8-A-40 CO
(ADDRESS) Antioch, Tennessee 37013	(ADDRESS) Nashville, TN 37204	
(CITY) (STATE) (ZIP)	(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 AFFORDABLE HOUSING RESOURCES, INC., hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto NIGEL C. RICHARDS, 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 55, QUIET CREEK, PHASE TWO, SECTION ONE Planned Unit Development, as shown on plat of record in Instrument No. 20040106-0002099, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being part of the same property conveyed to Affordable Housing Resources, Inc., a Tennessee non-profit corporation by QuitClaim Deed from AHR Development, Inc., a Tennessee non-profit corporation, recorded on the 10th day of June, 2003 in Instrument No. 20030610-0079775, in the Register's Office of 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 4840 Terragon Trail, Antioch, Tennessee 37013
(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 10th day of June, 2005.

Affordable Housing Resources, Inc.

By: _____

Title: Controller

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me the undersigned a Notary Public for said County and State, Dan Eaton, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who upon oath acknowledged him self to be the Controller of Affordable Housing Resources, Inc., the within named bargainor, a corporation, and that he as such Controller being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by him self as Controller.

Witness my hand and official seal at Nashville, TN on this 2nd day of June, 2005.

NOTARY PUBLIC

My Commission Expires: ADAM LAFEVOR STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN. My Commission Expires NOV. 22, 2008

RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903