This Instrument Was Prepared By:

Hugh W. Entrekin, Atty.
7123 Crossroads Blvd.
Suite A
Brentwood, Tennessee 37207

Davidson County DEEDWARR
Recvd: 07/20/05 07:37 3 pgs
Fees:18.00 Taxes:828.43

20050720-0084089

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater, for this transfer is $223,900.00.

Affiant

Subscribed and sworn to before me, This 29th day of June, 2005.

Notary Public

My Commission Expires: 7-19-08

LAURA SHOUN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

Address New Owner	Send Tax Bills to:	Map-Parcel
John W. Cumberland 105 McKnight Lane Nashville, TN 37221	Mortgage One of the South, Inc. 15 North Eglin Parkway Fort Walton Beach, FL 32548	126-16-0-A-142

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, The Craig Company, a Tennessee Corporation hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto John W. Cumberland an unmarried man, and Christina Golden, an unmarried woman, as joint tenants with right of survivorship, hereinafter called the Grantees, their heirs and assigns, a certain parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 142 on the Final Plat Plan of Riverwalk Subdivision, Phase 1-A, Section 1and Phase 1-B, Section 1 as shown on Plat Plan of record in Instrument No. 20011026-0117231, Register's Office for Davidson County, Tennessee. This being property known as: 105 McKnight Lane Nashville, TN 37221

Being a portion of the same property conveyed to The Craig Company by Warranty Deed from Riverwalk Development Partners, Inc., of record in Instrument No. 20030911-0133134, Register's Office for Davidson County, Tennessee.

This conveyance in made subject to:

SEE ATTACHED EXHIBIT "A"

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantees that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantor does further covenant and bind itself, its successors 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.

WITNESS my hand this 29th day of June, 2005.

The Craig Company, a Tennessee Corporation

By: _____
Corey Craig, Vice President

STATE OF TENNESSEE
COUNTY OF Williamson

Before me, Laura Shaun, a Notary Public of the State and County aforesaid, personally appeared Corey Craig, with whom I am personally acquainted, and who upon oath, acknowledged himself to be the Vice President of The Craig Company, the within named bargainor, and that he as such Vice President, being authorized to do so, executed the foregoing instrument for the purpose therein contained, by signing the name of the Corporation by himself as such Vice President.

Witness my hand, at Nashville, Tennessee, this 29th day of June, 2005.

_____
NOTARY PUBLIC

MY COMMISSION EXPIRES: 7-19-08

LAURA SHOUN
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

EXHIBIT A
Permitted Encumbrances

1. County Taxes for 2005 and subsequent years.

2. Plan of Newsom Land of record at Plat Book 1, Page 25, and in Plat Book 1, Page 121, Chancery Court of Davidson County, Tennessee.

3. Easements and rights granted to Tennessee Electric Power Company as set forth in instruments of record in Book 751, Page 375 and in Book 787, Page 7, Register's Office for said County.

4. Easements and rights-of-way taken by Tennessee Valley Authority as set forth in Declaration of Taking of record in Book 4205, Page 194, Register's Office for said County, and Book 4226, Page 715, Register's Office for said County.

5. Easements and rights-of-way granted to Tennessee Valley Authority as set forth in Grant of Transmission Line Easement of record in Book 4257, Page 647, Register's Office for said County.

6. Easement granted in Agreements for Dedication of Public Utilities Easement to Harpeth Valley Utilities District of record in Book 7526, Page 315; 318 and 324, Register's Office for said County.

7. Restrictive Covenants of record in Instrument No. 20011105-0121083, as amended of record in Instrument No. 20020424-0050565; Instrument No. 20040430-0049313 and Instrument 20040506-0051985, Register's Office for said County.

8. Declaration of Road & Utilities access easement of record in Instrument No. 20010706-0072536, Register's Office for said County.

9. Stormwater Detention Agreement of record in Instrument No. 20010919-0101279; Instrument No. 20021119-0143687 and Instrument No. 20040826-0103240, Register's Office for said County.

10. Landscape Agreement of record in Instrument No. 20010919-0101280, Register's Office for said County.

11. Charter Right of Way for CSX Transportation Railroad.

12. Agreement for Dedication of Public Utilities Easement of record in Instrument No. 20021125-0145984, Register's Office for Davidson County, Tennessee.

13. By-Laws of record in Instrument No. 20011105-0121083 and Charter of the Homeowner's Association of record in Instrument No. 20020425-0051371, Register's Office for Davidson County, Tennessee.

14. All matters set forth in plan of record in Instrument No.20011026-0117231, Register's Office for Davidson County, Tennessee.

15. Quitclaim Deed conveying open space to Homeowner's Association of record in Instrument No. 20020424-0060565, Register's Office for Davidson County, Tennessee.

16. Easements and rights granted to Nashville, Chattanooga and St. Louis Railway as set forth in instruments of record in Book 513, Page 936, Register's Office for said County.