WARRANTY DEED

B-AML-05-3814

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $100,000.00

Affiant

Subscribed and sworn to before me, this 20th DAY OF July, 2005.

Notary Public

MY COMMISSION EXPIRES: 4-25-06
(AFFIX SEAL)

PATRICK MOORE NOTARY PUBLIC AT LARGE SUMNER COUNTY TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
RUBY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

Davidson County DEEDWARR
Recvd: 07/27/05 08:49 2 pgs
Fees:13.00 Taxes:370.00
20050727-0087282

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	
Maricca A. Mosley	Decision One Mortgage	
3814 Hilltop Avenue	(NAME) 6060 JA Jones Drive, Suite 1000	61-14998.00
(ADDRESS) Nashville, Tennessee 37216	(ADDRESS) Charlotte, NC 28287	
(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 JAMES R. GARNER AND WIFE, LOUISE M. GARNER, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto MARICCA A. MOSLEY, 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 NO. 13 ON THE PLAN OF BAXTER HEIGHTS, OF RECORD IN BOOK 2083, PAGE 94, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 13 FRONTS 133.28 FEET ON THE SOUTHERLY MARGIN OF HILLTOP AVENUE AND EXTENDS BACK 152.98 FEET ON THE EASTERLY LINE, WHICH IS A BROKEN LINE, AND 144.73 FEET ON THE WESTERLY LINE TO A DEAD LINE IN THE REAR, MEASURING 95 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED TO JAMES R. GARNER AND WIFE, LOUISE M. GARNER BY WARRANTY DEED FROM LARRY W. PENNINGTON AND WIFE, JACQUELINE H. PENNINGTON, RECORDED THE 18TH DAY OF JANUARY, 1978 IN DEED BOOK 5243, PAGE 440, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

unimproved ( )
This is improved (X) property, known as 3814 Hilltop Avenue, Nashville, Tennessee 37216
(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 20th day of July, 2005.

James R. Garner

Louise M. Garner

STATE OF Tennessee
COUNTY OF Davidson

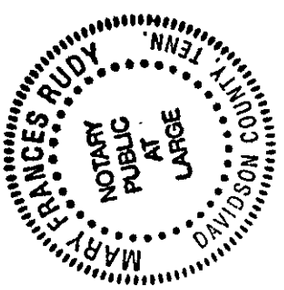
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, James R. Garner and Louise M. Garner, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed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

Witness my hand and official seal, this the 20th day of July, 2005.

Mary Frances Rudy
Notary Public

My Commission Expires: 7-29-06

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903