File # 05-7659

RETURN TO:
COMMONWEALTH TITLE AGENCY
OF NASHVILLE, INC.
333 GALLATIN RD. SOUTH
MADISON, TN 37115

This Instrument Prepared by Andrew Werner
Two Devon Square 744 W. Lancaster Ave.
Wayne, PA 19087-2594

STFM-14912

Davidson County DEEDWARR
Recvd: 09/07/05 10:40 3 pgs
Fees:18.00 Taxes:925.00
20050907-0107296

WARRANTY DEED

THIS INDENTURE, made this 23 day of August, A.D., 2005, between **LandAmerica OneStop, Inc. Trust, dated May 1, 2003** of the City of Wayne, State of Pennsylvania First Parties, and Michael K. Kumar, unmarried, of the City of Old Hickory, State of Tennessee, Second Parties

WITNESSETH; that said First Parties, for and in consideration of the sum of Ten and no/100----------Dollars ($10.00----------) and other good and valuable consideration to us in hand paid by Second Parties, the receipt of which is hereby acknowledged, have granted, bargained, sold and conveyed, and do hereby grant, bargain, sell and convey unto the said Second Parties the following described premises, to wit:

LAND in Davidson County, Tennessee, being Lot No. 89 on the Plan of Section Two, Merritt Downs of record in Instrument Number 20030904-0128443, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Stephan W. Bridges, a married man and Stephanie H. Bridges, his wife, by Warranty Deed from Beazer Homes Corp., DBA Phillips Builders, a Tennessee Corporation, of record at Instrument Number 20040505-0051343, Register's Office for Davidson County, Tennessee.

Notwithstanding anything to the contrary contained herein, Grantor covenants to defend title on the Grantees against all claims arising by, through, or under Grantor, and no others.

And by Authority set forth under Declaration of Trust dated May 1, 2003, any one Trustee thereunder may act for all the Trustees.

And being the same property conveyed unto LandAmerica OneStop, Inc. Trust, dated May 1, 2003, by Warranty Deed from Stephan W. Bridges and wife, Stephanie H. Bridges, of record in 20050907-0107295, Register's Office for Davidson County, Tennessee.

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. TO HAVE AND TO HOLD THE said premises to the said Second Parties, their heirs and assigns forever.

And said First Parties, for themselves and for their successors, executors and administrators do hereby covenant with said Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed and have full power, authority and right to convey the same, and that said premises are free from allencumbrances except see attached EXHIBIT "A".

and that they will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

Whenever in this instrument a pronoun is used it shall be construed to represent either **singular or plural,** as the case may demand.

IN WITNESS WHEREOF the said First Parties hereunder set their hands and seals the day and year first above written.

_____(L.S.)

_____(L.S.) x Eleanore F. Walker (L.S.)
Trustee under Declaration
of Trust dated May 1, 2003
of the LandAmerica OneStop, Inc. Trust

STATE OF PENNSYLVANIA }
COUNTY OF Chester }:ss

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State _____ ELEANORE F. WALKER **and** _____, **Trustees under Declaration of Trust dated May 1, 2003**, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office, in _____ County, this 23 day of Aug 2005

x _____
Notary Public

My Commission expires _____

NOTARIAL SEAL
HARRY A. SCHMITT, Notary Public
Wayne, Montgomery County
My Commission Expires February 19, 2007

THE NAME AND ADDRESS OF A PROPERTY OWNER
OWNER Michael K. Kumar
ADDRESS 3205 Quiet Tree Grove
Old Hickory, Tennessee 37138

PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF TAXES:
COUNTRYWIDE HOME LOANS, INC.
ADDRESS 801 CRESCENT CENTER DRIVE, #510
FRANKLIN, TENNESSEE 37067

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater, is $ 250,000.00. Affiant MK Kumar.

Subscribed and sworn to before me this 26th day of August 2005.

Notary Public _____

DENISE C. ALLEN
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENNESSEE

My comm exp 5/24/2008

EXHIBIT 'A'

1. All Davidson County Real Property Taxes for the year 2005 and subsequent years, A LIEN, not yet due and payable (MAP 64-8-A, PARCEL 50 CO).

2. All matters as set forth on the Plan of Section Two, Merritt Downs, of record at Instrument Number 20030904-0128443, Register's Office for Davidson County, Tennessee, including any and all setback lines, easements, notes, restrictions, etc., as may be shown thereon.

3. Declaration of Restrictive Covenants of record at Instrument Number 20010604-0057881, Register's Office for DAVIDSON County, Tennessee.

4. Amended and Restated Declaration of Restrictive Covenants of record at Instrument Number 20010608-0060786, Register's Office for DAVIDSON County, Tennessee.

5. First Supplementary Declaration to Amended and Restated Declaration of Restrictive Covenants of record at Instrument Number 20040330-0035673, Register's Office for DAVIDSON County, Tennessee.

6. Second Supplementary Declaration to Amended and Restated Declaration of Restrictive Covenants of record at Instrument Number 20040716-0085315, Register's Office for DAVIDSON County, Tennessee.

7. Supplementary Declaration to Amended and Restated Declaration of Restrictive Covenants of record at Instrument Number 20041123-0140102, Register's Office for DAVIDSON County, Tennessee.

8. By-laws of Merritt Downs Homeowner's Association of record at Instrument Number 20010608-0060780, Register's Office for Davidson County, Tennessee.

9. Corporate Charter of Merritt Downs Homeowners Association, Inc., of record at Instrument Number 20010608-0060785, and re-stated Charter, of record at Instrument Number 20011127-0129417, Register's Office for Davidson County, Tennessee.