State of Tennessee
County of Rutherford

This actual consideration or value – whichever is greater- is $145,500.00

Affiant

Subscribed and sworn before me this the 6th day of October, 2005.

Notary Public My Commission Expires: 3-11-09

DANA P. MASON
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

Davidson County DEEDWARR
Recvd: 10/13/05 10:56 2 pgs
Fees:13.00 Taxes:538.35

20051013-0123458

WARRANTY DEED

This Instrument was prepared by:
Service Escrow & Title, Inc.
6001 Jackson Square Blvd. #700
Lavergne, Tennessee 37086

Address of New Owner(s)	Improved Property known as:	Send tax bills to:
Billy W. Brown, Jr. 2329 Riverway Drive Old Hickory, TN 37138	2329 Riverway Drive Old Hickory, TN 37138	Countrywide Home Loans 4500 Park Granada Calabasas, CA 91302-1613

Map 53-6-B Parcel 78

For and in consideration of the sum of Ten Dollars, Cash in hand paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged,

BRETT A. IVEY AND WIFE, MELISSA ANN IVEY

Hereinafter called the Grantors(s), have this day bargained and sold, and by these presents do hereby transfer and convey unto

BILLY W. BROWN, JR. AND WIFE, AMBER R. BROWN

Hereinafter called the Grantee(s) their successors and assigns, a certain parcel of land together with all tenements, hereditaments and appurtenances thereto located in **Davidson** County, Tennessee, more particularly described as follows:

Being Lot No. 45, on the plan of Phase 5B, Waterford, of record in Plat Book 7900, page 838 and 839, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed Brett A. Ivey and wife, Melissa Ann Ivey by Quitclaim Deed from Angela R. Ivey as shown of record in Instrument Number 20041011-0122424, Register's Office for Davidson County, Tennessee.

Subject to all matter of record in Plat Book 7900, pages 838 and 839, Register's Office for Davidson County, Tennessee.

Subject to HOA Charter of record in Book 8711, page 701 and By-Laws of Waterford HOA of record in Book 8715, page 83, Register's Office for Davidson County, Tennessee.

Subject to restrictive covenants of record in Book 8694, page 216; Book 8699, page 462; Book 9530, page 185; Book 9530, page 189; and Book 9432, page 988, Register's Office for Davidson County, Tennessee.

Subject to Quitclaim Deed conveying common area to Waterford HOA, Inc. of record in Book 9752, page 82, Register's Office for Davidson County, Tennessee.

Subject to any and all easements and/or restrictions of record in the Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, estates, title and interest thereto belonging to the said Grantee(s), their successors, heirs or assigns, forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have 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 successors, heirs and assigns against the lawful claims o fall persons whomsoever. Wherever used, the singular shall include the plural, the plural and singular, and use of any gender shall be applicable to all genders.

Executed this 6th day of October, 2005.

Brett A. Ivey

Melissa Ann Ivey

State of Tennessee

County of Rutherford

Personally appeared before me, the undersigned, Notary Public, in and for said County and State, **Brett A. Ivey and Melissa Ann Ivey** the within named Grantor, with whom I am personally acquainted or who proved to me based upon satisfactory information and who acknowledged that **they** executed the within instrument for the purposes contained.

Witness my hand, this **6th day** of **October, 2005.**

My Commission Expires: 3-25-06

Notary Public