Box 8

PREPARED BY (AND RETURN TO):

WILKINS & IVEY
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W & I Ref:(db) Title No: 46718
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 11/01/05 08:46 2 pgs
Fees:13.00 Taxes:675.25
20051101-0131685

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Melanie F. Carnaggio 601 Old Hickory Boulevard, #115 Brentwood, Tennessee 37027	Regions Bank d/b/a Regions Mortgage 601 S Court Montgomery, Alabama 36104

TAX MAP-PARCEL NUMBERS: 171-03-B-298

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$182,500.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Erica L. Neal**, unmarried, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Melanie F. Carnaggio** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

To Wit:

LAND in Davidson County, Tennessee, being Unit No. 60 on the Plan of Phase Two, Section Seven Townhomes of Fredericksburg of record in Book 9700, Page 957 Register's Office for said County to which plan reference is hereby made for a more complete description thereof.

BEING the same property conveyed to Erica L. Neal by deed from Robyn A. Morris Medley and husband, Neil Medley of record in Document No. 20040504-0050330 Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2006, and subsequent years; The Plan, with Owner's Certificate, of record in Book 9700, Page 957, said Register's Office, which Plan shows minimum building setback lines and easements to which plan reference is hereby made for a more complete description thereof. The Declaration of Covenants, Conditions and Restrictions of record in Book 7798, page 843, Book 8920, page 65, Book 9860, page 840, Book 11550, page 531, Book 11682, page 75, Book 8920, page 45, Book 11550, page 554, Document No. 200007180070558, Book 10126, page 435 and Book 10224, page 683 said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars.

This is improved property, known as: 601 Old Hickory Boulevard, #115, Brentwood, Tennessee 37027

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 31st day of October, 2005.

Erica L. Neal

State of Florida
County of Lake

On this 31st day of October, 2005, before me the undersigned authority, personally appeared Erica L. Neal, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: July 8, 2007

Notary

VILLIE J. MCKINNON
COMMISSION # DD 220295
EXPIRES: July 8, 2007
Bonded Thru Budget Notary Services

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $182,500.00.

Affiant

Sworn and subscribed before me this the 31st day of October, 2005.

My Commission Expires:

CHRISTY W. IVEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires JULY 21, 2007

Notary Public