182

Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #165
Nashville, TN 37215

39-B
File #05-1499

Davidson County DEEDWARR
Recvd: 11/17/05 13:53 2 pgs
Fees:13.00 Taxes:699.30
20051117-0139167

# WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Franklin D. Palmer and wife, Melba Ann Palmer, hereinafter called the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto Ronald W. Osborne and wife, Tonie L. Osborne 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 Lot No. 5 on the plan of Siegrist Subdivision of Record in Book 2330, page 131, Register's Office for said county.

Said Lot No. 5 fronts 52 feet on the westerly side of 53rd Avenue North and extends back between lines 124.7 feet on the Northerly side and 114.7 feet on the Southerly side to a curved line in the rear, on which it measured 54.1 feet.

Being the same property conveyed to Franklin D. Palmer and wife, Melba Ann Palmer by Quitclaim deed dated December 2, 1969 from William E. Higgins, Trustee, of record in Book 4384, page 193, Register's Office for Davidson County, Tennessee.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 197 53rd Ave North, Nashville, TN 37209.

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 covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has 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. 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 THE EXECUTION HEREOF this 8th day of November, 2005

Franklin D. Palmer

Melba Ann Palmer

Franklin D. Palmer

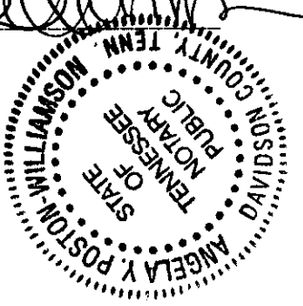
Melba Ann Palmer

State of Tennessee )
County of Davidson )

On this 8th day of November, 2005, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Franklin D. Palmer and Melba Ann Palmer, the bargainor(s), 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.

Notary Public

My Commission Expires: 3/25/09




State of Tennessee )
County of Davidson )

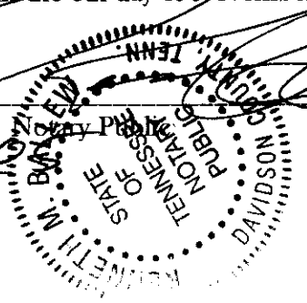
The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 189,000.00.

Affiant

Sworn and subscribed before me on this the 8th day of November, 2005.

Notary Public

My Commission Expires: 7-30-09




| NEW OWNER: | RESPONSIBLE FOR TAX PAYMENT: | TAX MAP-PARCEL #: |
|---|---|---|
| Ronald W. Osborne | NovaStar Mortgage, Inc. | 103-3-46 |
| 197 53rd Ave North | 23046 Ave. De La Carlota, 2nd FL | |
| Nashville, TN 37209 | Laguna Hills, CA 92653 | |