THIS INSTRUMENT PREPARED BY:
1st Advantage Title & Escrow, LLC
1305 16th Ave S., 2nd Floor
Nashville, TN 37212

Davidson County DEEDWARR
Recvd: 11/22/05 12:03 2 pgs
Fees:13.00 Taxes:325.60
20051122-0141039

**WARRANTY DEED**

| ADDRESS NEW OWNER: | SEND TAX BILLS TO: | MAP-PAR. NO. |
|---|---|---|
| Merle Herndon | Countrywide Home Loans | 148-06-0-091.00 |
| 3805 Ezell Road | P.O. Box 10219 | |
| Antioch, TN 37013 | Van Nuys, CA 91410-0219 | |

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, Penny S. Orange, hereinafter called the Grantor, has bargained and sold, and by these presents do transfer and convey unto Merle Herndon, an unmarried man, hereinafter called the Grantee, his heirs and assigns, that certain tract or parcel of land in the Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 77 on the Plan of Murray Heights, as of record in Book 2663, page 37, Register's Office for said County, and described as follows:

Beginning at point in the southerly margin of Melmack Drive, at corner of Lots 76 and 77; thence with the line between said lots, southerly 117.5 feet to a corner of Lot No. 78; thence with the line between Lots Nos. 77 and 78, eastwardly 140.02 feet to a point in the westerly margin of Bakertown Road; thence with the margin of the same, northerly 101 feet to the beginning of a curve; thence around said curve, northwestwardly 38.22 feet to a point in the southerly margin of Melmack Drive; thence with the margin of the same, westwardly 114.17 feet to the point of beginning.

Being the same property conveyed to Penny S. Orange from James T. Lewis by deed dated 6/13/03 of record in Instrument No. 20030812-0114963, said Register's Office.

This is improved property known as: 3805 Ezell Road, Antioch, TN 37013

TO HAVE AND TO HOLD, the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Whenever 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 our hands this 21st day of November, 2005.

Penny S. Orange

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, the undersigned, a notary in and for the state above, personally appeared the within named Penny S Orange, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the within named bargainor and that he executed the foregoing instrument for the purpose therein contained.

Witness my hand and seal, this 21 day of November, 2005.

NOTARY PUBLIC

My commission expires: 6/15/09

LELAND L. COLEMAN, JR. STATE OF TENNESSEE NOTARY PUBLIC MY COMM. EXP. SUMNER COUNTY

STATE OF Tennessee
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $88,000.00.

AFFIANT

Subscribed and sworn to before me this 21st day of November, 2005.

NOTARY PUBLIC

My Commission Expires: 6/15/09

LELAND L. COLEMAN, JR. STATE OF TENNESSEE NOTARY PUBLIC MY COMM. EXP. SUMNER COUNTY