WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $180,000.00

Affiant

Subscribed and sworn to before me this 30th DAY OF November, 2005.

Notary Public

MY COMMISSION EXPIRES: 4-25-06

PATRICK MOSLEY NOTARY PUBLIC STATE OF TENNESSEE SUMNER COUNTY, TENN. My Commission Expires APRIL 25, 2006

B-KM-05-7426

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Joe B. Champaign	Ownit Mortgage Solutions, Inc.	
7426 Bridle Drive	(NAME) 11700 Great Oaks Way, Suite 360	142-02 191.00
(ADDRESS) Nashville, Tennessee 37221	(ADDRESS) Alpharetta, GA 30022	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we CHARLES E. SIMPSON AND WIFE, CAROLYN SIMPSON, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JOE B. CHAMPAIGN AND WIFE, SARAH JOAN CHAMPAIGN, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 194, CROSS TIMBERS, SECTION 4, AS OF RECORD IN BOOK 4175, PAGE 54, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 194 FRONTS 85 FEET ON THE NORTHERLY SIDE OF BRIDLE DRIVE AND RUNS BACK BETWEEN LINES 178.97 FEET ON THE WESTERLY LINE AND 188.15 FEET ON THE EASTERLY LINE TO A LINE AT THE REAR MEASURING 85.49 FEET THEREON.

BEING THE SAME PROPERTY CONVEYED TO CHARLES E. SIMPSON AND WIFE, CAROLYN SIMPSON BY WARRANTY DEED FROM JOHN D. HAINES AND WIFE, PEGGY D. HAINES, RECORDED ON THE 25TH DAY OF February, 1976 IN DEED BOOK 4999, PAGE 836, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 7426 Bridle Drive, Nashville, Tennessee 37221
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

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(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), their 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 my/our hand(s) this 30th day of November, 2005.

Charles E. Simpson

Carolyn Simpson

Davidson County DEEDWARR
Recvd: 12/09/05 10:57 2 pgs
Fees:13.00 Taxes:666.00

20051209-0148125

STATE OF Tennessee
COUNTY OF Davidson

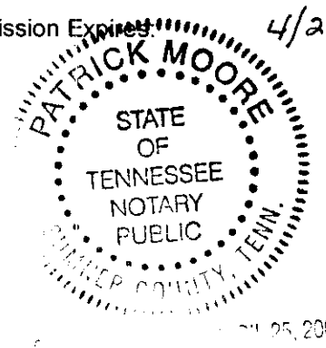
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Charles E. Simpson and Carolyn Simpson, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 30th day of November, 2005.

Notary Public

My Commission Expires: 4/25/06

(SEAL)



APR. 25, 2006

RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903