WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $151,400.00

Carol Clawson
Affiant

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

Notary Public

MY COMMISSION EXPIRES: 12/09/07
(AFFIX SEAL)

LAURA PERRY NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

P-GMAC-05-1429

THIS INSTRUMENT WAS PREPARED BY
Homeland Title, Inc.
1896 General George Patton Dr., Ste. 200
FRANKLIN, TN 37067

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ronald L. Downing	GMAC Mortgage	
1429 Hunters Branch Drive	(NAME) 6 Cadillac Drive, Suite 150	172.08-OA-98.00 CO
(ADDRESS) Antioch, Tennessee 37013	(ADDRESS) Brentwood, TN 37027	
(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 E. COLLEEN J. SPURLOCK AND HUSBAND ROBERT SPURLOCK, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto RONALD L. DOWNING, UNMARRIED, 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. 98 on the Plan of Hunters Branch, Section 2B, as of record in Plat Book 6900, pages 336 and 337, Register's Office for said Davidson County, Tennessee, to which said plan reference is hereby made for a more complete legal description thereof.

Being the same property conveyed to E. Colleen J. Johnson from Matthew C. Gates and Wife, Lisa K. Carta-Gates, by Deed on record in Book 11353, page 421, Register's Office for Davidson County, Tennessee, dated February 23, 1999, and filed for record, February 24, 1999.

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

E. Colleen J. Johnson is one in the same person as E. Colleen J. Spurlock.

Robert Spurlock, husband of E. Colleen J. Spurlock, joins in this conveyance for the expressed purpose of conveying any marital interest which he may have in said property.

unimproved ( )
This is improved (X) property, known as 1429 Hunters Branch Drive, Antioch, Tennessee 37013
(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 December, 2005.

E. Colleen J. Spurlock

Robert Spurlock

Davidson County DEEDWARR
Recvd: 01/06/06 09:34 2 pgs
Fees:13.00 Taxes:560.18

20060106-0002089

STATE OF Tennessee
COUNTY OF Davidson

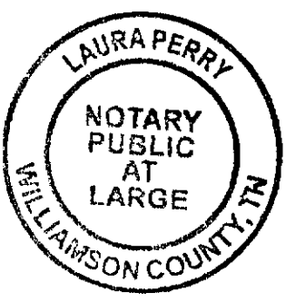
On this the 30th day of December, 2005, before me personally appeared E. Colleen J. Spurlock and husband Robert Spurlock to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument for the purpose therein contained.

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

Notary Public

My Commission Expires: 12/09/07

(SEAL)



RETURN TO:

1896 General George Patton Drive
Franklin, TN 37067

615-599-9959