THIS DOCUMENT PREPARED BY (AND AFTER RECORDING RETURN TO):
First National Financial Title Services, Inc.
25 Century Blvd., Suite 203
Nashville, TN 37214
Phone 615.883.0040 • Fax: 615.883.0827
File No. N14348

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Davidson County DEEDWARR
Recvd: 01/23/06 11:15 2 pg:
Fees:13.00 Taxes:525.03

20060123-0008286

Property Address:
1904 Waterford Drive, Old Hickory, TN 37138

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT:

FOR VALUABLE CONSIDERATION OF TEN DOLLARS ($10.00), and other good and valuable consideration, cash in hand paid, the receipt and sufficiency of which is hereby acknowledged, **Maria Egbuji, unmarried,** hereinafter referred to as Grantor, has this day bargained and sold, and by these presents does hereby transfer and convey unto **Jose E. Ramirez, married**, hereinafter Grantee, the following lands and property, together with all improvements located thereon, lying in the Davidson County, Tennessee, to-wit:

Being Lot No. 107 on the Plan of Waterford Phase 3, as shown by plat of record in Plat Book 7900, Page 707, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

SUBJECT to all easements, rights-of-way, protective covenants and mineral reservations of record, if any.

AND BEING THE SAME premises conveyed to Grantor by virtue of a warranty deed from Michael Higgins and Coleen Higgins, married and Jennie Corrao, unmarried, dated May 13, 2004, and recorded May 18, 2004, in the Register's Office for Davidson County, Tennessee, Instrument Number 200405180058407.

TO HAVE AND TO HOLD same unto Grantee, and unto Grantee's heirs and assigns forever, with all appurtenances thereunto belonging.

GRANTOR does for Grantor and Grantor's heirs, personal representatives, executors and assigns forever hereby covenants with Grantee that Grantor is lawfully seized in fee simple of said premises; that the premises are free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; and to forever warrant and defend the title to the said lands against all claims whatever.

Taxes for tax year 2006 shall be [X] prorated between Grantor and Grantee as of the date selected by Grantor and Grantee, or [ ] paid by Grantee, or [ ] paid by Grantor.

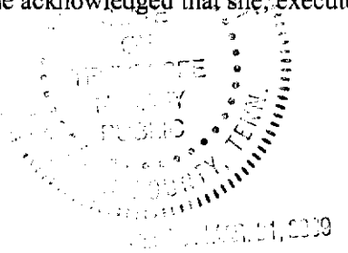
The property herein conveyed [ ] not a part of the homestead of Grantor and is not Grantor's marital residence, or [X] is part of the homestead of Grantor and if Grantor is married, the conveyance is joined by both Husband and Wife.

WITNESS Grantor's hand this 20th day of January, 2006.

_____{Seal}
Maria Egbuji

State of TENNESSEE
County of DAVIDSON

On this the 20th day of January, 2006, before me, the undersigned officer, personally appeared **Maria Egbuji**, known to me (or satisfactorily proven) to be the party executing the foregoing instrument and she acknowledged that she executed same as her free act and deed.



_____
Notary Public

My Commission expires: _____

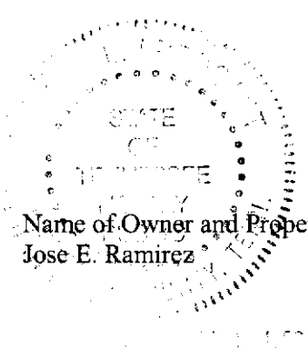
I hereby swear or affirm that the actual consideration for this transfer, or the value of the property, whichever is greater is **$141,900.00** which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____
Affiant

Sworn to and subscribed before me this the 20th of January, 2006.

_____
Notary Public

My Commission expires: _____



Name of Owner and Property Address:
Jose E. Ramirez

Person Or Entity Responsible For Payment Of Taxes:
American Home Mortgage
7142 Columbia Gateway Drive
Columbia, MD 21046Jose E. Ramirez

Tax Parcel ID#: 053-06-0-A-107.00CO