PLEASE RECORD AND RETURN TO:
Southern Title Services
547 N. Mt. Juliet Road, Suite 100
Mt. Juliet, TN 37122
File No.260201547

WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $159,000.00

Affiant

Subscribed and sworn to before me, this 27th DAY OF March, 2006.

Notary Public

MY COMMISSION EXPIRES: 6-22-09
(AFFIX SEAL)

P-MSR-06-3077

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
Jeffrey Spears	Accredited Home Lenders, Inc.	
3077 Brantley Drive	(NAME) P. O. Box 2966	150.02-233.00
(ADDRESS) Antioch, Tennessee 37013	(ADDRESS) Phoenix, AZ 85062-2966	
(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 DAVID L. PRIEST AND WIFE, REBECCA A. PRIEST, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JEFFREY SPEARS, A MARRIED MAN, 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. 173 Revised Lots 173-176 and Reserved Parcel 229, Harborgate, Section Two, as of record in Book 6200, page 509, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to David L. Priest and wife, Rebecca A. Priest by Special Warranty Deed from the Secretary of Veterans Affairs, dated November 18, 1999 and filed of record in Book 11756, page 649, Register's Office for 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 3077 Brantley 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 27th day of March, 2006.

David L. Priest

Rebecca A. Priest

Davidson County DEEDWARR
Recvd: 03/29/06 13:34 2 pgs
Fees:13.00 Taxes:588.30

20060329-0035701

STATE OF Tennessee
COUNTY OF Davidson

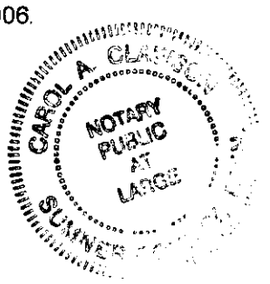
On this the 27th day of March, 2006, before me personally appeared David L. Priest and wife, Rebecca A. Priest to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal, this the 27th day of March, 2006.

Carol A. Clawson
Notary Public

My Commission Expires: 6-6-06

(SEAL)



RETURN TO:

1896 General George Patton Drive
Franklin, TN 37067

615-599-9959