WARRANTY DEED

TO BE RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS FOR DAVIDSON COUNTY, TENNESSEE.

Davidson County DEEDWARR
Recvd: 06/08/06 09:38 2 pgs
Fees:13.00 Taxes:296.00
20060608-0067979

THIS INSTRUMENT PREPARED BY: Sharon Stephens
P.O. Box 9800
Maryville, TN 37802

RESPONSIBLE TAXPAYER AND PROPERTY OWNER:
Name: LATONIA STALLINGS, SINGLE
Address: 1826 Cephas Street, Nashville TN 37207

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $60000.00*, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale. *$80,000.00

Affiant

Subscribed and sworn to before me, this 24th day of April, 2006.

Notary Public

My Commission Expires: 12/4/06

THIS INDENTURE, made this 24th day of April 2006, by and between **VANDERBILT MORTGAGE AND FINANCE, INC (Grantor) and LATONIA STALLINGS, SINGLE** (collectively, the "Grantee").

WITNESSETH:

That said Grantor, for and in consideration of the sum of Ten and no/100 ($10.00) Dollars and for other good and valuable considerations in hand paid by Grantee, the receipt of which is hereby acknowledged, has granted, bargained, sold and conveyed, and does hereby, bargain sell and convey unto said Grantee and the heirs, representatives, executors, administrators, successors, and assigns of Grantee, together with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein, the following described Demised Premises:

Land in Davidson County, TN.

Tract II: Being Lot No. 12 on the plan of Cephas Woodard Subdivision of Lots 5 and 6, Woodard Property, as of record in Book 161, Page 174, Registers Office for Davidson County Tennessee, described as follows: Said lot No. 12 fronts 50 feet on the easterly margin of Cephas Street, and extends back between parallel lines 115 feet to an alley in the rear.

BEING the same property conveyed to Vanderbilt Mortgage and Finance, Inc. by Quit Claim Deed from R.N. (BO) Taylor dated November 2, 2004 and recorded in Instrument Number 200411170138267, in the Registers Office of Davidson County, Tennessee.

This is improved property known as: 1826 Cephas Street, Nashville TN 37207.(However, the property description on the map and parcel number will have precedence over the address.)

THE PREPARER OF THIS DEED HAS NEITHER BEEN REQUESTED TO NOR HAS SHE CONDUCTED A TITLE SEARCH OR AN INSPECTION OF THE PROPERTY TRANSFERRED HEREBY. THE PREPARER HAS MADE NO REPRESENTATIONS OR WARRANTIES AS TO THE STATUS OF TITLE OR CONDITION OF THE DEMISED PREMISES.

The demised premises are the same as the previous deed of record, no boundary survey having been prepared at the time of this conveyance.

TAX PARCEL IDENTIFICATION NO: 081.07-0-413.00

TO HAVE AND TO HOLD the said Demised Premises to the said Grantee and the heirs, representatives, executors, administrators, successors, and assigns of Grantee forever.

AND said Grantor, for Grantor and for the heirs, representatives, executors, administrators, successors, and assigns of Grantor does hereby covenant with said Grantee and the heirs, representatives, executors, administrators, successors and assigns of Grantee, that Grantor is lawfully seized of the Demised Premises herein conveyed; Grantor has full power, authority and right to convey the same; that Grantor will forever warrant and defend the title thereto against the lawful claims of all persons; and that said Demised Premises are free from all encumbrances.

IN WITNESS WHEREOF, The Grantor has executed this or caused the same to be duly executed by a duly authorized representative this the date first above written.

GRANTOR:

Robert Morris
Loss Mitigation Manager

STATE OF TENNESSEE

COUNTY OF BLOUNT

Before me, Carly Hudolin of the state and county mentioned, personally appeared Robert Morris, with whom I am personally acquainted, and who, upon oath, acknowledged such person to be Loss Mitigation Manager of, Vanderbilt Mortgage and Finance, Inc., the within named bargainer, a corporation, and that such officer as such Robert Morris, Loss Mitigation Manager, executed the foregoing instrument for the purpose therein contained, by personally signing the name of the corporation as Robert Morris, Loss Mitigation Manager.

Witness my hand and seal, at office in Blount County, TN, this 24th day of April, 2006.

Notary Public

My Commission Expires: 12/4/06

CARLY HUDOLIN NOTARY PUBLIC AT LARGE KNOX CO., TENN