This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

Davidson County DEEDWARR
Recvd: 06/28/06 14:24 3 pgs
Fees:18.00 Taxes:301.07
20060628-0077508

ADDRESS NEW OWNER:
George Zervas
282 Paradise Drive
Mt. Juliet, Tennessee 37122

SEND TAX BILL TO:
Owner

MORTGAGEE:
Homecomings Financial Network, Inc.
2101 Rexford Road, Suite 168W
Charolotte, North Carolina 28211

MAP **86-16-0**
GROUP
PARCEL **63.00**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, **Billie Belew and Marshall D. Belew** hereinafter called the Grantors, bargained and sold, and by these presents, transfer and convey unto **George P. Zervas and wife, Jenny Zervas,** hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

> Described property in Davidson County, Tennessee, being Lot No. 50 on the plan of Central Valley Subdivision, of record in Book 5800, page 71, Register's Office for Davidson county, Tennessee, to which plan reference is here made for a more complete and accurate legal description.
>
> Being the same property conveyed to Billie Belew and Marshall D. Belew by deed from Henry G. Cisneros, Secretary of Housing and Urban Development dated August 4, 1993, of record in Book 9038, page 835, Register's Office for Davidson County, Tennessee.

This is improved property known as 4317-4319 Central Valley Road, Hermitage, Tennessee 37076.

Taxes for the current year have been settled between the parties. This conveyance is made subject all planning, zoning, and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2005, a lien now due and payable. Subject to Real Property Taxes for 2006, a lien not yet due and payable. Map 86-16-0, Parcel 63.00 . If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2006 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in an instrument of record in Book 5903, page 656, said Register's Office, and to which instrument reference is here made for the complete and exact terms of said restrictive covenants. .

3. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 5800, page 656, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate and health department rules and regulations. Reference is here made to said Plat for a more complete depiction of the terms and details thereupon.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs and assigns, forever; and,

Grantors covenant with the said Grantees that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and warrant that the same is unencumbered unless otherwise herein set out; and,

Grantors further covenant and bind themselves, their heirs and representatives, to warrant and forever defend the title to the said land to the said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands this the 22nd day of June, 2006.

Billie Belew

Marshall D. Belew

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Billie Belew and Marshall D. Belew**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 22nd day of June, 2006.

Patricia M. Gwin
NOTARY PUBLIC

PATRICIA M. GWIN
STATE OF TENNESSEE
NOTARY PUBLIC
WILSON COUNTY

My Commission Expires: 11/23/2008

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $81,370.00.

AFFIANT

Subscribed and sworn to before me on this 22nd day of June, 2006.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 11/23/2008

