This Instrument Was Prepared By:
Mooreland Title Company, LLC
Hugh W. Entrekin, Atty.
7123 Crossroads Boulevard, Suite. A
Brentwood, TN 37027

Davidson County DEEDWARR
Recvd: 07/03/06 12:17 2 pgs
Fees:13.00 Taxes:1003.23
20060703-0079169

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is
for this transfer is $271,143.00

Affiant

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

Notary Public

My Commission Expires: 1-20-10

LINDA J. OTT
STATE OF TENNESSEE NOTARY PUBLIC
MAURY COUNTY, TENN.

Address New Owner	**Send Tax Bills to:**	**Map-Parcel**
Ronald Biernacki & Elizabeth Vargas 7229 Riverfront Drive Nashville, TN 37221	Countrywide Home Loans 3011 Armory Drive, #120 Nashville, TN 37204	126-16-0-A-51200CO

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, **The Craig Company, a Tennessee Corporation**, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto, **Ronald J. Biernacki and Wife, Elizabeth A. Vargas,** hereinafter called the Grantees, their heirs and assigns, a certain parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee being Lot 287 on the Final Plan of Riverwalk, Phase 3-C, as shown by the plat appearing of record in Instrument No. 20050706-0077607 and as amended by Surveyor's Certificate of Correction in Instrument No. 22060104-0001187, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being a portion of the same property conveyed to The Craig Company by deed from Riverwalk Development Partners, by deed of record in Instrument No. 20060328-0035259, Register's Office for Davidson County, Tennessee.

This conveyance in made subject to:

1. Subject to Restrictive Covenants of record in Instrument No. 20011105-0121083, 20020424-0050565, 20040430-0049813, 20040506-0051985. said Register's Office.
2. By-Laws Subject to Restrictive Covenants of record in Instrument No. 20011105-0121083, said Register's Office.
3. Charter of the Homeowners Association of record in 20020425-0051371, said Register's Office.
4. Subject to all matters on plan of record in Plat Instrument No.20050706-0077607 said Register's Office.
5. Road and Utility Access Easement in Instrument No. 20010706-0072536, said Register's Office.
6. Storm Water Detention Agreement in Instrument No. 20010919-0101279 and Instrument No. 20021119-0143687, said Register's Office.
7. Landscape Agreement in Instrument No. 20010919-0101280, said Register's Office.
8. Storm Water Detention Agreement in Instrument No. 20040826-0103240, said Register's Office.

This is improved property known as: 7229 Riverfront Drive, Nashville, TN 37221

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantor does further covenant and bind itself, it's successors and representatives, to warrant and forever defend the title to said land to said Grantee, his heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 22nd day of June , 2006.

The Craig Company

By:_____
Corey Craig, Vice-President

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared the within named **Corey Craig**, with whom I am personally acquainted, and who upon his oath, acknowledged himself to be the Vice-President of The Craig Company, the bargainor, a Tennessee Corporation, and that he as such Vice-President, being authorized so to do, executed the within instrument for the purpose therein contained by signing the same of the Corporation by himself as such Vice-President.

Witness my hand, at Franklin, TN, this 22nd day of June, 2006.

Linda J. Ott
NOTARY PUBLIC

My Commission Expires: 1-30-10

LINDA J. OTT
STATE OF TENNESSEE NOTARY PUBLIC
MAURY COUNTY, TENN.