(1)

WARRANTY DEED

P-RE-06-2212

STATE OF Tennessee
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $275,000.00

Carol A. Clawson
Affiant

Subscribed and sworn to before me, this 19th DAY OF July, 2006.

Notary Public

MY COMMISSION EXPIRES: 12/09/07
(AFFIX SEAL)

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
Keith J. Digenova	PHH Mortgage Corp.	
2212 ALTERAS DRIVE (ADDRESS)	3000 Leadenhall Road (ADDRESS)	173-9B-79.00 CO
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Mount Laurel, NJ 08054 (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 NEELY F. WIX AND STACEY WIX, HUSBAND AND WIFE,, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto KEITH J. DIGENOVA, UNMARRIED, 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. 286 on the Plan of Section Two, Barnes Cove, a Planned Unit Development, of record in Instrument Number 20040604-0065966, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description of said lot.

(a) Being the same property conveyed to Neely F. Wix and Stacey Wix, husband and wife by deed (DEEDWARR) from Capitol Homes, Inc. of record in Deed Instrument 200506230072030 on 06/17/2005 and filed for record on 06/23/2005 , Register's Office for said County.
(b) Being part of the same property conveyed to Capitol Homes, Inc. by deed (DEEDWARR) from Greystone Properties, LLC of record in Deed Instrument 200503070024828 on 02/28/2005 and filed for record on 03/07/2005 , Register's Office for said County.
(c) Being part of the same property conveyed to Greystone Properties, LLC by deed (DEEDWARR) from Paul E. Johnson, Jeffrey P. Johnson, Lori J. Kelley, and Buford W. Carter and wife, Stacy J. Carter of record in Deed Instrument 200104040033132 on 04/02/2001 and filed for record on 04/04/2001, Register's Office for said County.

unimproved ( )
This is improved (X) property, known as 2212 ALTERAS 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 19th day of July, 2006.

Neely F. Wix

Stacey Wix

Davidson County DEEDWARR
Recvd: 07/28/06 12:25 2 pgs
Fees:13.00 Taxes:1017.50

20060728-0091506

STATE OF Tennessee
COUNTY OF DAVIDSON

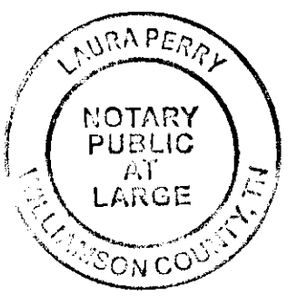
On this the 19th day of July, 2006, before me personally appeared Neely F. Wix and Stacey Wix, husband and wife, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal, this the 19th day of July, 2006.

Notary Public

My Commission Expires: 12/09/07

(SEAL)



RETURN TO:
Homeland Title, LLC
1896 General George Patton I
Franklin, TN 37067
Phone: (615)599-9959