WARRANTY DEED

ADAM LAFEVOR
STATE OF TENNESSEE
NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 22, 2008

G-JR-06-1205

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $250,900.00

Affiant

Subscribed and sworn to before me, this 15th DAY OF September, 2006.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Tammery Ray	EquiFirst Corporation	
1205 Shelby Avenue (ADDRESS)	500 Forest Point Circle (ADDRESS)	83-13-210.00
Nashville, TN 37206 (CITY) (STATE) (ZIP)	Charlotte, NC 28273 (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 RICKEY DOUGLAS OVERTON AND JAMES L. SPEAKMAN, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto TAMMERY RAY AND PAUL GRIFFIN, 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:

BEING LOT NO. 187 ON THE PLAN OF EAST EDGEFIELD OF RECORD IN BOOK 21, PAGE 147, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

The above-described property has never been the primary residence of the said James L. Speakman.

BEING THE SAME PROPERTY CONVEYED TO RICKEY DOUGLAS OVERTON AND JAMES L. SPEAKMAN BY WARRANTY DEED FROM DAVID P. MOYNIHAN, UNMARRIED, RECORDED ON THE 20TH DAY OF AUGUST, 2003 IN INSTRUMENT NO. 20030820-0120595, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

This conveyance is subject to a) 2006 property taxes, which have been prorated and assumed by the grantee(s) herein; b) instruments of record in Book 21, Page 147; said Register's Office; and c) any and all existing easements and restrictions as shown of record not stated herein.

unimproved ( )
This is improved (X) property, known as 1205 Shelby Avenue, Nashville, Tennessee 37206
(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 15th day of September, 2006.

Rickey Douglas Overton

James L. Speakman

Davidson County DEEDWARR
Recvd: 09/27/06 10:46 2 pgs
Fees:13.00 Taxes:854.33

20060927-0119444

STATE OF Tennessee
COUNTY OF Davidson

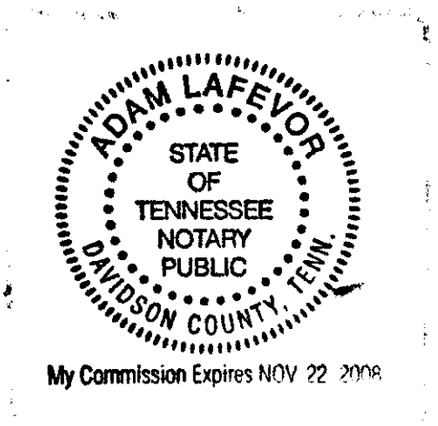
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Rickey Douglas Overton and James L. Speakman, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 15th day of September, 2006.

Notary Public

My Commission Expires:

(SEAL)



RETURN TO:
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212
Phone: (615)383-2903