THIS INSTRUMENT PREPARED BY: **Hugh W. Entrekin** **MOORELAND TITLE COMPANY, LLC** 315 Deaderick Street AmSouth Center Suite 1710 Nashville, Tennessee 37238 (615) 782-0098	STATE OF TENNESSEE COUNTY OF DAVIDSON The actual consideration or value, whichever is greater for this transfer is $197,750.00 Debra Kay Richardson AFFIANT Subscribed and sworn to before me, this 25th day of September, 2006. Anne D. Welton NOTARY PUBLIC My Commission Expires: Nov. 14, 2009

ANNE D. WELTON STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Address New Owners as Follows: Debra Kay Richardson, 1070 Riverspring Drive, Nashville, TN 37221

Send Tax Bills To: Challenge Financial Investors, Corp. 360 Central Ave., Ste. 600 St. Petersburg, FL. 33701

Map-Parcel Number: 126-16-A-423.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged,

Rochford Realty and Construction Co., Inc., a Tennessee Corporation ("Grantor") does hereby bargain, sell, transfer and convey unto **Debra Kay Richardson** ("Grantee") her heirs and assigns, property located in Nashville, Davidson County, Tennessee and more particularly described as follows:

Being Lot No. 556 on the Final Plat of Parkview at Riverwalk, Phase 1, a Cluster Lot Development, as shown by plat appearing of record in Instrument No. 20050215-0016985, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Rochford Realty and Construction Co., Inc., by deed of record in Instrument No. 20051005-0120171, Register's Office for Davidson County, Tennessee.

This conveyance is subject to matters shown on Exhibit A attached hereto.

TO HAVE AND TO HOLD said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to Debra Kay Richardson, her heirs and assigns, forever.

AND Rochford Realty and Construction Co., Inc. does hereby covenant with Debra Kay Richardson, that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it and that the same is unencumbered, except as otherwise provided herein.

AND Rochford Realty and Construction Co., Inc., does further covenant and bind itself, its successors, representatives and assigns to warrant and forever defend the title to said land to Debra Kay Richardson, her heirs and assigns against the lawful claims of all persons claiming by through or under Grantor.

Davidson County DEEDWARR
Recvd: 09/29/06 16:06 3 pgs
Fees:18.00 Taxes:731.68
20060929-0121049

This is ( ) unimproved (X) improved property known as: 1070 Riverspring Drive, Nashville, TN 37221

IN WITNESS WHEREOF, this Warranty Deed has been executed this 25th day of September, 2006.

Rochford Realty and Construction Co., Inc., a Tennessee Corporation

By: James G Morrissey

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named James G. Morrissey, with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the Vice President of Rochford Realty and Construction Co., Inc., the bargainor, a Tennessee Corporation, and that he as suchVice President, being authorized so to do, executed the within instrument for the purposes therein contained by signing the name of Rochford Realty and Construction Co., Inc. by himself as such Vice President.

WITNESS my hand and official seal at Nashville, Tennessee, on this 25th day of September, 2006.

Anne D. Welton
NOTARY PUBLIC

ANNE D. WELTON
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires: Nov. 14, 2009

EXHIBIT A
Permitted Encumbrances

1. County Taxes for 2006 and subsequent years.

2. Plan of Newsom Land of record at Plat Book 1, Page 25, and in Plat Book 1, Page 121, Chancery Court of Davidson County, Tennessee.

3. Easements and rights granted to Tennessee Electric Power Company as set forth in instruments of record in Book 751, Page 375 and in Book 787, Page 7, Register's Office for said County.

4. Easements and rights-of-way taken by Tennessee Valley Authority as set forth in Declaration of Taking of record in Book 4205, Page 194, Register's Office for said County, and Book 4226, Page 715, Register's Office for said County.

5. Easements and rights-of-way granted to Tennessee Valley Authority as set forth in Grant of Transmission Line Easement of record in Book 4257, Page 647, Register's Office for said County.

6. Easement granted in Agreements for Dedication of Public Utilities Easement to Harpeth Valley Utilities District of record in Book 7526, Page 315; 318 and 324, Register's Office for said County.

7. Restrictive Covenants of record in Instrument No. 20011105-0121083, as amended of record in Instrument No. 20020424-0050565; Instrument No. 20040430-0049313 and Instrument 20040506-0051985; Instrument No. 20050308-0025001; and further supplemented in Instrument No. 20060320-0031638, Register's Office for said County.

8. Declaration of Road & Utilities access easement of record in Instrument No. 20010706-0072536, Register's Office for said County.

9. Stormwater Detention Agreement of record in Instrument No. 20010919-0101279 and Instrument No. 20021119-0143687, Register's Office for said County.

10. Landscape Agreement of record in Instrument No. 20010919-0101280, Register's Office for said County.

11. Charter Right of Way for CSX Transportation Railroad.

12. Agreement for Dedication of Public Utilities Easement of record in Instrument No. 20021125-0145984, Register's Office for Davidson County, Tennessee.

13. By-Laws of record in Instrument No. 20011105-0121083, Register's Office for Davidson County, Tennessee.

14. All matters set forth in plan of record in Instrument No. 20050215-0016985, Register's Office for Davidson County, Tennessee.

15. Agreement for Public Utilities Easement of record in Instrument No. 20040812-0097619, Register's Office for Davidson County, Tennessee.