WARRANTY DEED

JOHN GLEAVES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

G-VRE-06-1734

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $127,500.00

Susan Miller
Affiant

Subscribed and sworn to before me this 24th DAY OF October, 2006.

Notary Public

MY COMMISSION EXPIRES: 7-24-10
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 10/31/06 14:05 2 pgs
Fees:13.00 Taxes:471.75

20061031-0135157

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
Susan Miller	CityLife Lending Group, LLC	
1734 Lincoya Bay Dr. (ADDRESS)	(NAME) 7445 New Technolgy Way (ADDRESS)	109-5D-49.00 CO
Nashville, TN 37214 (CITY) (STATE) (ZIP)	Fredrick, MD 21703 (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 JACQUELINE C. EVANS, A SINGLE FEMALE, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto SUSAN MILLER, 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 UNIT NO. 1734 IN THE COTTAGES AT WILLIAMS BEND, A PRIVATE ELEMENT HORIZONTAL PROPERTY REGIME, LOCATED ON LINCOYA BAY DRIVE, NASHVILLE, DAVIDSON COUNTY, AND DESCRIBED IN A DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND BY-LAWS FOR THE COTTAGES AT WILLIAMS BEND, A HORIZONTAL PROPERTY REGIME WITH PRIVATE ELEMENTS, OF RECORD IN INSTRUMENT NO. 20040628-0076712 AND SUPPLEMENTARY DECLARATIONS OF RECORD IN INSTRUMENT NO. 20041028-0129585, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE. THE EASEMENTS, RESTRICTIVE COVENANTS, CONDITIONS, AND REGULATIONS IMPOSED UPON AND RELATING TO THE UNITS, PROPERTY, CO-OWNERS, AND TENANTS OF THE COTTAGES AT WILLIAMS BEND, A PRIVATE ELEMENT HORIZONTAL PROPERTY REGIME, CONTAINED IN THE SAID DECLARATION, THE PLAN FILED AS EXHIBIT "C" OF THE SUPPLEMENTARY DECLARATIONS APPEARING IN INSTRUMENT NO. 20041028-0129585, SAID REGISTER'S OFFICE, ARE INCORPORATED IN THIS DEED BY REFERENCE AND MADE A PART HEREOF THE SAME AS THOUGH COPIED HEREIN.

BEING THE SAME PROPERTY CONVEYED TO JACQUELINE C. EVANS, A SINGLE FEMALE, BY WARRANTY DEED FROM 70 SOUTH ASSOCIATES, LLC, RECORDED JUNE 7, 2005 IN INSTRUMENT NO. 20050607-0064692, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This conveyance is subject to any and all existing easements and restrictions as shown of record Including those of record in Instrument Number 20040628-0076712; 20041028-0129585; 20050923-0114373; 20021204-0149456; 20000331-0032369; 20021204-0149457; Book 5406, page 470; Book 6185, page 216; Book 7498, page 726; Book 7121, page 169; and Instrument Number 20060314-0028980, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 1734 Lincoya Bay Drive, Nashville, Tennessee 37214
(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 24th day of October, 2006.

Jacqueline C. Evans

STATE OF Tennessee
COUNTY OF Davidson

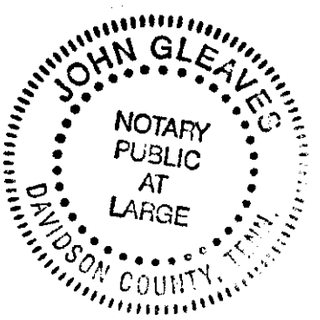
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Jacqueline C. Evans, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument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

Witness my hand and official seal, this the 24th day of October, 2006.

Notary Public

My Commission Expires: 7-24-10

(SEAL)



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