THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF DAVIDSON
Bankers Title & Escrow Corp. 3310 West End Ave., Ste. 410 Nashville, TN 37203	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 383,000.00. Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17TH DAY OF NOVEMBER, 2006. Notary Public MY COMMISSION EXPIRES: _____ (AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 11/22/06 12:07 2 pgs
Fees:13.00 Taxes:1417.10
20061122-0145161

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Enoch B. Stephenson	Countrywide Mtg. Ventures, LLC d/b/a Commerce Union Mortgage	MAP 142-16-0-A
801 Bircham Court	105 Westpark Dr Ste 195	PARCEL 028
Nashville, TN 37221	Brentwood TN 37027	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS. THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, **Kenneth A. Richards and wife, Mary R. Richards**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Enoch B. Stephenson and wife, Louise W. Stephenson**

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A 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. 28 on the Plan of Devon Glen, Phase One, of record in Plat Book 5200, pages 670-672, Register's Office for said County, to which Plan reference is hereby made for a more complete description of the property.

BEING the same property conveyed to Kenneth A. Richards and wife, Mary Richards by deed dated February 28, 1991 from Richard Michael Rodriguez and spouse, Melinda A. Rodriguez, of record in Book 8302, page 689, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

This is () UNIMPROVED
(X) IMPROVED property known as **801 Bircham Court, Nashville, TN 37221.**

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 GRANTEES, 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 our hands this the 17th day of November, 2006.

Kenneth A. Richards

Mary R. Richards

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 **Kenneth A. Richards** the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor, and who acknowledged that he executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 17th day of November, 2006.

My Commission expires May 24, 2008

Notary Public

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 **Mary R. Richards** the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor, and who acknowledged that she executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 17th day of November, 2006.

My Commission expires May 24, 2008

Notary Public