It is the grantor's intention by this instrument to create an estate by the entireties in and to the entire interest in the property previously held by the grantor. No transfer tax is due.

61-127818

STATE OF TENNESSEE
COUNTY OF Davidson

For state tax stamp purposes, the consideration for this transfer is $0.

Affiant

Subscribed and sworn to before me, this the 23 day of February, 2007.

My commission expires:

NINA ARENE GROUND NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Notary Public

Record and Return To:
Fiserv Lending Solutions of Texas
2425 West Loop South, Suite 700
Houston, Texas 77027

Warranty Deed

THIS INSTRUMENT PREPARED BY:
Jeffrey C. Horn, Attorney at Law
21 Vaughns Gap Road, #59
Nashville, TN 37205

Davidson County DEEDWARR
Recvd: 03/13/07 09:40 2 pgs
Fees:12.00 Taxes:0.00
20070313-0030571

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER:
Marcelene O. Arwine and Marvin Arwine **205 Riverpoint Court** **Nashville, TN 37214-2526**	MARCELENE O. ARWINE AND MARVIN ARWINE 205 Riverpoint Court Nashville, TN 37214-2526	**096010A01200CO**

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

Marcelene O. Arwine, a married woman, formerly known as Marcelene O. Duhl

HEREINAFTER CALLED THE GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO,

Marcelene O. Arwine and Marvin Arwine, wife and husband

HEREINAFTER CALLED THE GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN

DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO WIT:

Land situated in Davidson County, Tennessee, being Lot No. 12 on the Plan of Section Two, Riverpoint, of record in Plat Book 5200, Page 749, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a complete and accurate description of said lot.

Being all of the same property conveyed to Marcelene O. Duhl by Deed from Rondal E. Oakley and wife, Mary B. Oakley, recorded June 12, 1996 in Deed Book 10084, Page 151, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to real property taxes for the current year and subsequent years not yet due and payable; Declarations of Covenants, Conditions, and Restrictions of record in Book 6283, Page 630, as amended in Book 6571, Page 574 and Book 8675, Page 599, Register's Office for Davidson County, Tennessee; By-Laws for Riverpoint Homeowners Association filed of record in Book 6252, Page 130, Register's Office for Davidson County, Tennessee; and all matters as shown on the plat of record in Plat Book 5200, Page 749, Register's Office for Davidson County, Tennessee..

This is { (x) Improved ( ) Unimproved } property known as 205 Riverpoint Court, Nashville, TN 37214-2526.

TO HAVE AND TO HOLD the above described lands and premises, together with all appurtenances thereunto belonging, or in any wise appertaining, unto the Grantee(s) and their respective heirs, successors, administrators, and assigns forever, but subject always, however, to the limitations set out above.

AND the said Grantor(s) do covenant to and with said Grantee(s), their heirs, successors, administrators, and assigns that they are lawfully seized in fee simple of said lands and premises, and have full right and power to convey the same to the Grantee(s) in fee simple (but subject, however, to the limitations set out above) and that said lands and premises are free from any and all encumbrances, except as set forth above, and that they will, and their heirs, successors, administrators, and assigns shall forever warrant and defend the title to the same lands and premises, together with the appurtenances thereunto appertaining, unto the Grantee(s), their heirs, successors, administrators, and assigns against the lawful claims of all persons whomsoever. Whenever 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 hand this 23 day of February, 2007.

Marcelene O. Arwine

ACKNOWLEDGMENT

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Marcelene O. Arwine, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and upon oath acknowledged she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office on this the 23 day of February, 2007.

Notary Public
Commission Expires: 9/19/09

NINA ILENE DAVIDSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.