State of Tennessee
County of Rutherford

This actual consideration or value – whichever is greater- is **$137,500.00.**

Affiant

Subscribed and sworn before me this 21st day of **March, 2007.**

Notary Public My Commission Expires: 3-20-10

Davidson County DEEDWARR
Recvd: 03/26/07 15:29 2 pgs
Fees:13.00 Taxes:508.75
20070326-0036291

WARRANTY DEED

This Instrument was prepared by:
Service Escrow & Title, Inc.
6001 Jackson Square Blvd. #700
Lavergne, Tennessee 37086

Address of New Owner(s)	Improved Property known as:	Send tax bill to:
Kim M. Bretz	**3110 Boulder Park Drive**	**America's Wholesale Lender**
3110 ~~3100~~ **Boulder Park Drive**	**Nashville, TN 37214**	**750 Old Hickory Boulevard, Suite 180**
Nashville, TN 37214		**Brentwood, TN 37027**

Map 96-15, Parcel 20

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 consideration, the receipt of which is hereby acknowledged,

TIM BUSBY

Hereinafter called the Grantors(s), have this day bargained and sold, and by these presents do hereby transfer and convey unto

KIM M. KEATING N/K/A KIM M. BRETZ AND CHARLES BRETZ, WIFE AND HUSBAND

Hereinafter called the Grantee(s) their successors and assigns, a certain parcel of land together with all tenements, hereditaments and appurtenances thereto located in **DAVIDSON** County, Tennessee, more particularly described as follows:

Land in Davidson County, Tennessee being Lot No. 23 on the plan of Hickory Bend Section 3 of record in Book 3600, page 42, Register's Office for said County, to which reference is hereby made for a more complete description.

Being the same property conveyed to Tim Busby, a married man, by Deed from Mortgage Electronic Registration System, Inc. Mortgage Electronic Registration Systems, Inc. as a separate corporation that is acting solely as a nominee for Bank of New York as trustee for the certificateholders of CWABS 2004-02 and Bank of New York as trustee for the certificateholders of CWABS 2004-02's successors and assigns dated 03/06/2006 of record in Instrument No. 20060405-0039087, Register's Office for Davidson County, Tennessee.

Subject to any and all matters including but not limited to notes, easements, building setback lines, restrictions, and/or certifications as contained on the Plat of said Subdivision of record in Plat Book 3600, page 42, Register's Office for said County.

Subject to Avigation Easement and Contract of record in Book 9268, page 633, Register's Office for said County.

Subject to Easement for the flow of the McCrory Creek, across as much of the premises, as may be therein, Register's Office for said County.

Subject to Covenants, Conditions, and Restrictions contained in Book/Instrument Number 3642, page 478, Register's Office for said County.

Subject to any easements and/or restrictions of record in the Register's Office for Davidson County, Tennessee.

The Grantor, nor his spouse, has not used this property as their primary or marital residence.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, estates, title and interest thereto belonging to the said Grantee(s), their successors, heirs or assigns, forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have 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 successors, heirs and assigns against the lawful claims o fall persons whomsoever. Wherever used, the singular shall include the plural, the plural and singular, and use of any gender shall be applicable to all genders.

Executed this 21st day of March, 2007.

Tim Busby

STATE OF Tennessee

COUNTY OF Rutherford

Personally appeared before me, the undersigned Notary Public, in and for said County and State, **Tim Busby**, the within named Grantor, with whom I am personally acquainted or who proved to me based upon satisfactory information and who acknowledged that **he** executed the within instrument for the purposes contained.

Witness my hand and official seal this 21st day of March, 2007.

My Commission Expires:

Notary Public

Jennifer R Pierce
Notary Public At Large
Davidson County, Tennessee

3/20/10