SPECIAL WARRANTY DEED

Davidson County DEEDWARR
Recvd: 04/10/07 13:35 3 pgs
Fees:18.00 Taxes:1166.43
20070410-0042683

STATE OF TENNESSEE)
COUNTY OF SUMNER)

The actual consideration or value, whichever is greater, for this transfer is 315,250.00 .

Grantee or Agent of Grantee

Subscribed and sworn before me this the 28th day of February, 2007.

Notary Public
My commission expires: MAY 28, 2007

TACY N. STIDHAM
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

This instrument was prepared by:
Robert S. Coleman, Jr.
1405 North Pierce, Suite 306
Little Rock, Arkansas 72207

Address of New Owner	Send Tax Bills To:	Map-Parcel Nos.
Michael and Tonya Ray	Michael and Tonya Ray	083-09-0/373.00
1401 Forrest Avenue	1401 Forrest Avenue	
Nashville, Tennessee 37206	Nashville, Tennessee 37206	

KNOW ALL MEN BY THESE PRESENTS:

That Novastar Mortgage, Inc., by its V.P., Scott Forst, duly authorized by proper resolution of its Board of Directors, for the consideration of the sum of Ten Dollars ($10.00) in hand paid by Michael Ray and Tonya Ray, husband and wife, the receipt of which is hereby acknowledged, does grant, bargain, sell, and convey unto said Michael Ray and Tonya Ray and unto their heirs and assigns forever the following described land, situated in Davidson County, Tennessee, to-wit:

The legal description is attached hereto as Exhibit "A".
More commonly known as: 1401 Forrest Avenue, Nashville, Tennessee 37206

TO HAVE AND TO HOLD the same unto said Michael Ray and Tonya Ray and unto their heirs and assigns forever, with all appurtenances thereunto belonging. And Novastar Mortgage, Inc. hereby covenants with said Michael Ray and Tonya Ray that it will forever warrant and defend the title to said lands against all claims and encumbrances done or suffered by it, but against none other.

IN TESTIMONY WHEREOF, the name of the grantor is hereunto affixed by its Vice President this 27th day of Feb, 2007.

Name: SCOTT FORST, V.P.
Title:
Novastar Mortgage, Inc.

STATE OF Missouri)
)
COUNTY OF Jackson)

Before me, the undersigned notary public in and for the State and County aforesaid, personally appeared Scott Forst, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged him/herself to be the Vice President of Novastar Mortgage, Inc., a corporation, and that he/she as such officer executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by him/herself as Vice President.

Witness my hand and official seal this the 27th day of Febey, 2007.

Notary Public

My Commission Expires:

LINDA S. McDOWELL
Notary Public - Notary Seal
State of Missouri, County of Jackson
My Commission Expires Jul. 13, 2009
Commission # 05382383

EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 45 on the Plan of Lindsley 29 acre Tract Subdivision, as of record in Book 57, Page 66, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed from J. Phillip Jones, Substitute Trustee, to Novastar Mortgage, Inc. by Substitute Trustee's Deed of record in Instrument #20061204-0148915, Register's Office of Davidson County, Tennessee.