WARRANTY DEED

P-CW-07-3308

STATE OF Tennessee
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $130,900.00

Affiant

Subscribed and sworn to before me, this 23rd DAY OF April, 2007.

Notary Public

MY COMMISSION EXPIRES: 9-7-2010
(AFFIX SEAL)

CAROLYN D. MULE NOTARY PUBLIC STATE OF TENNESSEE RUTHERFORD COUNTY

THIS INSTRUMENT WAS PREPARED BY
Homeland Title, LLC
1896 General George Patton Dr., Ste. 200
Franklin, TN 37067

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Oswaldo Lugo	Freedom Mortgage Corp.	
3308 Towne Ridge Drive (ADDRESS)	400 Interstate N Pkwy, Ste 580 (ADDRESS)	
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Atlanta, GA 30339-5030 (CITY) (STATE) (ZIP)	150-07-221.00

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 DOUG LAWRENCE, MARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto OSWALDO LUGO, MARRIED, 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:

Lot 113, Towne Village of the Country Subdivision, Section II, as shown in Plat Book of record at Plat Book 5200, Page 176-177, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Debra F. Meyer and R. D. Williams, as joint tenants with right of survivorship by deed from Scott J. Koenig, unmarried of record in Book 8907, Page 28 on 04/05/1993 and filed for record on 04/05/1993, Register's Office for said County.
Being the same property conveyed to CitiMortgage, Inc. by deed from K. David Waddell, as Substitute Trustee of record in Instrument 200610130127164 on 10/06/2006 and filed for record on 10/13/2006, Register's Office for said County.
Being the same property conveyed to Doug Lawrence by deed from CitiMortgage, Inc. of record in Instrument 200701190007782 on 01/09/2007 and filed for record on 01/19/2007, Register's Office for said County.

Grantor states that he has never occupied the above property as his principal residence.

unimproved ( )
This is improved (X) property, known as 3308 Towne Ridge Drive, Antioch, Tennessee 37013
(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 23rd day of April, 2007.

Doug Lawrence

Davidson County DEEDWARR
Recvd: 04/27/07 12:10 2 pgs
Fees:13.00 Taxes:484.33
20070427-0050471

STATE OF Tennessee
COUNTY OF DAVIDSON

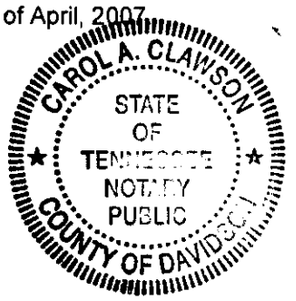
On this the 23rd day of April, 2007, before me personally appeared Doug Lawrence, married to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal, this the 23rd day of April, 2007.

Carol A Clawson
Notary Public

My Commission Expires: 3-20-10

(SEAL)



RETURN TO:
Homeland Title, LLC
1896 General George Patton I
Franklin, TN 37067
Phone: (615)599-9959