Record and Return to:
Prepared By:
Chapman and Rosenthal Title, Inc.
3817 Bedford Avenue, Suite 140
Nashville, TN 37215

WARRANTY DEED

R-RA-07-0780

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $475,000.00

Rachel Neal
Affiant

Subscribed and sworn to before me, this 11th DAY OF May, 2007.

Notary Public

MY COMMISSION EXPIRES: 11/22/10
(AFFIX SEAL)

WILLIAM T. CHAPMAN IV
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

THIS INSTRUMENT WAS PREPARED BY
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Raymond D. White	Merrill Lynch Credit Corp.	
780 Harpeth Trace Drive	(NAME) 3000 Leadenhall Road	
(ADDRESS) Nashville, TN 37221	(ADDRESS) Mount Laurel, NJ 08054	143-46.00
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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 BHARAT B. GANDHI, UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto RAYMOND D. WHITE AND WIFE, LINDA T. WHITE, 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:

Land in Davidson County, Tennessee, being Lot 2, PLAN OF HARPETH TRACE ESTATES, PHASE IV, as shown on plat of record in Plat Book 6900, Page 258, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Bharat B. Gandhi by Warranty Deed from Dalsukh A. Madia and wife, Ila D. Madia, recorded on the 11th day of May, 2007 in Instrument No. 20070524-0062087, in the Register's Office of Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record including those in Plat Book 6900, Page 258 and Covenants, Conditions and Restrictions of record in Book 5380, Page 357, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 780 Harpeth Trace Drive, Nashville, Tennessee 37221
(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 11th day of May, 2007.

B. B. Gandhi
Bharat B. Gandhi

Davidson County DEEDWARR
Recvd: 05/24/07 13:40 2 pgs
Fees:13.00 Taxes:1757.50

20070524-0062088

STATE OF Tennessee
COUNTY OF Davidson

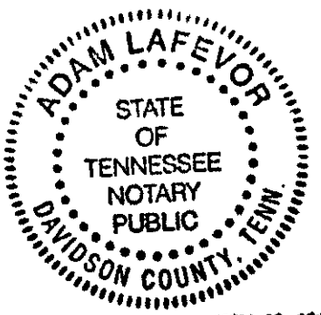
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Bharat B. Gandhi, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 11th day of May, 2007.

Notary Public

My Commission Expires:

(SEAL)



My Commission Expires NOV. 22, 2008

~~RETURN TO:~~
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212
Phone: (615)383-2903