WARRANTY DEED

Davidson County DEEDWARR
Recvd: 05/25/07 14:23 2 pgs
Fees:13.00 Taxes:407.00
20070525-0062762

ANDREW H. MALONEY STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION FOR THIS TRANSFER OR VALUE OF THE PROPERTY TRANSFERRED, WHICHEVER IS GREATER IS, **$110,000.00.**

Margaret M. Ridley
Affiant

Subscribed and sworn to before me this 25 day of May, 2007

Notary Public
My Commission expires: 8/12/10
(Affix Seal)

THIS INSTRUMENT PREPARED BY
Nashville Title Insurance Corporation, 2818 Bransford Avenue, Nashville, Tennessee 37204

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP & PARCEL NUMBER:
Margaret M. Ridley	Homecomings Financial, LLC. (F/K/A Homecomings Financial Network, Inc.)	148-08-0-073.00
833 Oakwood Terrace	2101 Rexford, Suite 250W	
Antioch, TN 37013	Charlotte, NC 28211	

WITNESSETH: That for and in consideration of TEN dollars, cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, **Cha-Chasity Phillips, an unmarried woman**, hereinafter called the GRANTOR, does hereby bargain, sell, convey and confirm unto **Margaret M. Ridley, an unmarried woman**, their heirs and assigns, hereinafter called the GRANTEE, the following described real estate, situated and being located in Davidson County, Tennessee:

Being Lot No. 69 on the plan of Oakwood Terrace, Section One, of record in Book 4460, pages 54 and 55, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Cha-Chasity Phillips, an unmarried woman, by deed from Jeanne Burton Gregory, Trustee for John L. Litllejohn, on July 20, 2005, of record in Instrument Number 20050725-0085874, Register's Office for Davidson County, Tennessee.

The property is subject to the following:

- Taxes and assessments for the year 2007 and subsequent years, plus any penalties and interest which may accrue for Map & Parcel 148-08-0-073.00.
- Subject to all matters as shown on the Plan of record in Book 4460, page 54 and 55, Register's Office Davidson County, Tennessee.
- Covenants, conditions, and restrictions as set forth in instrument recorded in Book 4559, page 72; and Book 4650, page 995; and Book 4689, page 376, Register's Office for Davidson County, Tennessee.

This is improved property known as: **833 Oakwood Terrace, Antioch, TN 37013**

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the GRANTEE, his heirs, successors and assigns in fee simple forever. And the GRANTOR does hereby covenant with the GRANTEE that he is lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the same is unencumbered, and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

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 our hands this May 25, 2007.

Cha-Chasity M Phillips
ChaChasity M. Phillips

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Cha-Chasity Phillips,** to me known to be the person described in and who executed the foregoing instrument, and acknowledged that she executed the same for the purposes therein contained.

WITNESS my hand and Official Seal at office this May 25, 2007

My commission expires 5/10/10

Notary Public

ANDREW H. MALONEY
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY