WARRANTY DEED

R-AFG-07-828

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $108,000.00

Affiant

Subscribed and sworn to before me, this 27th DAY OF July, 2007.

Notary Public

MY COMMISSION EXPIRES: 5/22/10 (AFFIX SEAL)

LAURA MITCHELL NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN. My Commission Expires MAY 22, 2010

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
Josefina Ramos	Homecomings Financial , LLC (f/k/a Homecomings Fin	
828 Oakwood Terrace Drive (ADDRESS)	2101 Rexford, Suite 250W (NAME) (ADDRESS)	148-8-56
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Charlotte, NC 28211 (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 GARY L. RIZER AND JOYCE M. RIZER, MARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JOSEFINA RAMOS, UNMARRIED, 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 NO. 44 ON THE PLAN OF OAKWOOD TERRACE, SECTION ONE, AS OF RECORD IN BOOK 4460, PAGE 55, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO GARY L. RIZER AND WIFE, JOYCE M. RIZER BY DEED FROM FRED LARRY DUER AND WIFE, DOROTHY EDITH DUER, RECORDED ON THE 24TH DAY OF OCTOBER, 1997 IN BOOK 10657, PAGE 343, 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 4460, PAGE 55; COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD IN BOOK 4559, PAGE 72, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

unimproved ( )
This is improved (X) property, known as 828 Oakwood Terrace 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.

Davidson County DEEDWARR
Recvd: 08/06/07 13:09 2 pgs
Fees:13.00 Taxes:399.60

20070806-0093386

Witness my/our hand(s) this 27th day of July, 2007.

Gary L. Rizer

Joyce M. Rizer

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Gary L. Rizer and Joyce M. Rizer, 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 27th day of July, 2007.

Notary Public

My Commission Expires: 5/22/10

(SEAL)

LAURA MITCHELL
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires MAY 22, 2010

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