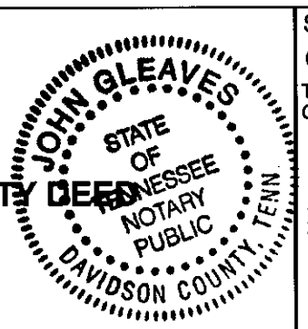
WARRANTY DEED



STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $119,900.00

Affiant

Subscribed and sworn to before me, this 25th DAY OF September, 2007.

Notary Public

MY COMMISSION EXPIRES: 7-24-10

(AFFIX SEAL)

G-KWR-07-8459

Davidson County DEEDWARR
Recvd: 10/02/07 10:41 2 pgs
Fees:13.00 Taxes:443.63

20071002-0117147

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
Joseph Higgins Richards	NPB Mortgage, LLC	
206 Trails Circle	(NAME) 3333 Deposit Dr. N.E	
(ADDRESS) Nashville, TN 37214	(ADDRESS) Grand Rapids, MI 49546	113-201.00
(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 MATTHEW F. STRADER, UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JOSEPH HIGGINS RICHARDS, A SINGLE MAN, 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, RESUBDIVISION OF MATTHEW STRADER PROPERTY, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 8250, PAGE 834, IN THE REGISTER'S OFFICE, DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING PART OF THE SAME PROPERTY CONVEYED BY QUITCLAIM DEED FROM MATTHEW F. STRADER AND SHARON M. COLBERT TO MATTHEW F. STRADER, UNMARRIED, AS RECORDED ON THE 20TH DAY OF MAY, 1992 IN BOOK 8629, PAGE 660 AND PART OF THE SAME PROPERTY CONVEYED BY WARRANTY DEED FROM BRIAN SULLIVAN AND WIFE, TAMARA SULLIVAN TO MATTHEW F. STRADER AND SHARON M. COLBERT AS RECORDED ON THE 6TH DAY OF MARCH, 1992 IN BOOK 8568, PAGE 107, 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.

unimproved ( )
This is improved (X) property, known as 8459 Old Charlotte Pike, Pegram, Tennessee 37143
(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 25th day of September, 2007.

Matthew F. Strader

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Matthew F. Strader, 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 25th day of September, 2007.

Notary Public

My Commission Expires: 3-8-10

(SEAL)

PATRICK MOORE
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY, TENN.
My Commission Expires MAR 8 2010

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