20904-4
Box 14A

Davidson County DEEDWARR
Recvd: 11/19/07 08:20 2 pgs
Fees:13.00 Taxes:275.53

20071119-0134845

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE,
WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$74,468.00
Janice L. Gray 11/15/07
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
15 DAY OF November, 2007.

NOTARY PUBLIC:
MY COMMISSION EXPIRES: 3/22/09
(AFFIX SEAL)

STATE OF TENNESSEE NOTARY

THIS INSTRUMENT WAS PREPARED BY
STATE TITLE, INC., 4334 Lebanon Road, Hermitage, TN 37076

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Raymond & Janice Gray 741 Lake Terrace Drive Nashville, TN 37217	Countrywide Bank, FSB P.O. Box 660694 Dallas, Texas 75266	Map 150.02 Parcel 365

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we,

Gelia R. Bilbrey, unmarried

Hereinafter called the grantors, have bargained and sold and by these presents do transfer and convey unto

Raymond Gray and Janice L. Gray, husband and wife

Hereinafter called the grantees, their heirs and assigns, a 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. 24B ZONE LOT DIVISION, LOTS 18, 21, 22, 23, 24 AND 46, HARBOR GATE, SECTION ONE, REVISED, AS OF RECORD IN BOOK 6250, PAGE 344, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO GELIA R. BILBREY, UNMARRIED BY DEED FROM JACK KEMP, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OF WASHINGTON, D.C., DATED OCTOBER 11, 1991, AND OF RECORD IN BOOK 8465, PAGE 805, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This conveyance is made subject to the following:

1) Property is subject to all matters affecting said premises as contained in Plat Book 6250, Page 344, Register's Office for Davidson County, Tennessee.
2) Property is subject to Restrictive Covenants contained in Book 6221, Page 253, Book 6486, Page 436, Book 6501, Page 550, Register's Office for Davidson County, Tennessee.
3) 2008 taxes and subsequent years.
4) Any and all restrictions, conditions, and easements of record.

This is improved property known as: **741 Lake Terrace Drive, Nashville, TN 37217**
(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 GRANTEES, their heirs and assigns, forever; and we do covenant with the said GRANTEES 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 GRANTEES, 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 hand(s) this 15th day of November, 2007.

Gelia R. Bilbrey

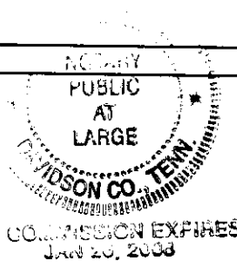
Gelia R. Bilbrey

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, Gelia R. Bilbrey, unmarried, with whom I am personally acquainted, (or who 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, at office, this 15th day of November, 2007.

My Commission Expires: 1-26-2008 Donna C. Pirtle
NOTARY PUBLIC



MY COMMISSION EXPIRES:
Jan 26, 2008

PLEASE RETURN TO:
STATE TITLE, INC.
4334 Lebanon Road
Hermitage, TN 37076