BILL GARRETT, Davidson County
Trans:T20090086373 DEEDWARR
Recvd: 12/23/09 12:02 2 pgs
Fees:13.00 Taxes:259.00
20091223-0116790

This instrument prepared by: Fearnley & Califf - Nashville
565 Marriott Drive - Ste 850
Nashville, TN 37214

WARRANTY DEED

THIS INDENTURE made and entered into this 22nd day of December, 2009, by and between Equity Services, Inc DBA Affordable Funding, Inc., a North Carolina Corporation, party of the first part, and Mancefield Ray, married and Thomas Driver, unmarried party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

Property known as 3261 Panorama Drive, Nashville, TN 37218, Davidson County.

Land in Davidson County, Tennessee, being Lot No. 396 on the plan of Section One, Bordeaux Gardens of record in Book 3300, Page 91, Register's Office for said County.

BEGINNING at a point in the southwesterly margin of Panorama Drive at the corner of Lots 395 and 396; thence with the line between said lots, southwesterly 94.83 feet to a point; thence northwesterly 118 feet to the southeasterly margin of County Hospital Road; thence with the margin of the same, northeasterly 70 feet to the beginning of a curve; thence around said curve easterly 39.27 feet to the margin of Panorama Drive; thence with the margin of the same, southeasterly 95.27 feet to the point of beginning.

Being all or part of the same property conveyed to Equity Services Inc. DBS Affordable Funding by virtue of Quit Claim Deed, in Lieu of Foreclosure dated December 21, 2009 or record at Instrument No. 20091223-0116789 in the Register's Office of Davidson County, Tennessee. Being previously conveyed to Dewey Watkins and Sharon Watkins, by virtue of that certain Warranty Deed dated June 27, 2008, at Instrument No. 20080702-0068693 in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: year 2010 Davidson **County real property taxes, being a lien not yet due and payable. This conveyance is subject to any and all existing restrictions of record in said Register's Office, and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.**

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written.

Equity Services Inc. DBA Affordable Funding Inc.
By: Jeffrey P. Burgess

STATE OF North Carolina
COUNTY OF Wake

Personally appeared before me a Notary Public in and for said State and County, duly commissioned and qualified, Jeffrey P. Burgess, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who upon oath, acknowledged him/herself to be the President of Equity Services Inc. DBA Affordable Funding Inc, the within named bargainor, a coporation, and that he/she as such President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by him/herself as President.

WITNESS my hand and official seal at office this 21 day of December, 2009.

Notary Public

My Commission Expires:

Venice S. Brunson
Notary Public, State of North Carolina
Harnett County
My Commission Expires April 19, 2012



Property Owner & Address: Mancefield Ray
Thomas Driver

710 Willow Trace Drive
Whites Creek, TN 37189

Tax Parcel No 0800801800

Property Address: 3261 Panorama Drive
Nashville, TN 37218

MAIL TAX BILLS TO: Mancefield Ray and Thomas Driver

710 Willow Trace Drive
Whites Creek, TN 37189

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $70,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 22nd day of December, 2009.

Notary Public

My Commission Expires: 9-8-13

MEMORIE WHITE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY