PREPARED BY LYNN OMOHUNDRO, ATTORNEY, SPARTA, TENNESSEE

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN (\$10.00) DOLLARS, and other

good and valuable considerations, the receipt of all of which is hereby acknowledged,

WATERFRONT GROUP, INC., A VIRGINIA CORPORATION, has this day bargained and

sold, and does hereby transfer and convey unto ROBERT F. DIGIOCOMO, MARIE

MARGARET DIGIACOMO, DANIEL MICHAEL DIGIACOMO, JASON ROBERT

DIGIACOMO and KRISTEN MARIE DIGIACOMO, their heirs and assigns, certain real

estate which is located in the Fourth Civil District of DeKalb County, Tennessee, described as

follows:

Being designated as Lots 17 & 18, CENTER HILL SHORES, SECTION 1, a plat of which is of record in Plat Cabinet 1, Slide 30 (formerly Plat Book 2, Page 1), in

the Register's Office for DeKalb County, Tennessee.

The property herein conveyed is subject to easements of record and restrictive covenants, which appears of record in Record Book 253, Page 505, in the

Register's Office for DeKalb County, Tennessee.

Being a portion of the property conveyed to Waterfront Group, Inc., a Virginia Corporation by Warranty Deed from Burton & Brown Family Partnership, consisting of Robert F. Brown and wife, Patricia B. Brown, Mark S. Brown,

Sherrie Brown Cavin and Christy B. Brown, which appears of record in Record Book 191, Page 900, in the Register's Office for DeKalb County, Tennessee, and also being a portion of the common area conveyed to Waterfront Group, Inc. by Quitclaim Deed from Burton & Brown Family Partnership, consisting of Robert

F. Brown and wife, Patricia B. Brown, Mark S. Brown, Sherrie Brown Cavin and Christy B. Brown, which appears of record in Record Book 192, Page 896, in the

Register's Office for DeKalb County, Tennessee.

This deed was prepared from information provided by the parties herein, and the preparation of this deed neither expresses nor implies any opinion of the preparer as to the title nor as to the accuracy of the description of the property conveyed

The 2006 real estate taxes will be pro-rated between the parties, thereafter, the

real estate taxes will be paid by Grantee.

SEND TAX NOTICES TO: Robert F. DiGiacomo

1 West Point Lane

Hamilton Parish CR01 Bermuda

Assessor of Property DeKalb County, Tenn.

This is to certify that I have copied the names of the vendor and vendees in said deed of conveyance for the purpose of making proper corrections on the roll of assessments.

MAP PARCEL

200 ASSESSOR

Record Book 257 Page 608

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property.

And the said Grantor, for itself and for its heirs, executors and administrators, does hereby covenant with the said Grantees, their heirs and assigns, that it is lawfully seized in feesimple of the premises and land above conveyed, and has full power, authority and right to convey the same, that said premises and land are free from all encumbrances; except as hereinbefore provided, and current taxes which are prorated between the parties as of the date of this deed, and that it will forever warrant and defend the said premises and land and the title thereto against the lawful claims of all persons whomsoever.

If Grantor is a corporation or association, this instrument is executed pursuant to lawful authority given by the Board of Directors or Trustees of said corporation or association or otherwise.

Witness my hand, this 24 day of Occ, , 2006.

WATERFRONT GROUP, INC., A VIRGINIA CORPORATION

BY: M. ADKINS, PRESIDENT

STATE OF TENNESSEE)
COUNTY OF WHITE)

Before me, the undersigned authority, a Notary Public, in and for said county and state, personally appeared WILLIAM N. ADKINS, with whom I am personally acquainted, or has proven to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be the President of Waterfront Group, Inc., a Virginia Corporation, the within bargainor, and that he as such President executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal, this 84 day of Occ., 2006.

NOTARY PUBLIC

My Commission Expires: 7/29

STATE OF New York) COUNTY OF Nassay)
The actual consideration or value whichever is greater, for this transfer is \$27,900.00.
Chit A. Defining

Sworn to and subscribed before me, this 26 day of 2006.

BRIAN ALARCON
Notary Public, State of New York
Qualified in Nassau County
Reg. No. 01AL6143844
My Commission Expires April 17, 20

NOTARY PUBLIC

My Commission Expires:

Jeffrey L. McMillen, Resister
DeKalb County
Rec #: 87263
Rec'd: 15.00 Instrument #: 138021
State: 103.23 Recorded
Recorded: 1.00 1/8/2007 at 12:20 PM
EDP: 2.00 in Record Book
Total: 121.23 257
Pss 608-610