WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION FOR THIS TRANSFER OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $132,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3rd DAY OF June 1999.

Notary Public

MY COMMISSION EXPIRES: 9/5/2002
(Affix Seal)

THIS INSTRUMENT WAS PREPARED BY
J. RICHET PEARSON, ESQUIRE, 310 NORTH 18TH STREET, SUITE 500B, BIRMINGHAM, ALABAMA 35203

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Debbi F. Howard	SAME (New Owner)	MAP 164-13
NAME	NAME	MAP-PARCEL NUMBERS
5721 Murphywood Crossings		PARCEL 176.00
ADDRESS	ADDRESS	
Antioch, Tennessee 37013		2DX-10371
CITY STATE ZIP	CITY STATE ZIP	

FOR AND CONSIDERATION OF THE SUM OF ONE HUNDRED THIRTY TWO THOUSAND DOLLARS, CASH IN PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, **ROSS E. GARDNER AND WIFE, TERRI H. GARDNER** HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED, AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **DEBBI F. HOWARD, A SINGLE WOMAN** 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. 173 on the Plan of Asheford Crossing, Section Three, a Planned Unit Development, as of record in Book 9700, Page 545, Register's Office for said County, to which said plan reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Ross E. Gardner and wife, Terri H. Gardner by Deed from Beazer Homes Corp. D/B/A Phillips Builders of record in Book 11410, Page 192, Register's Office of Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions of record in Book 9651, Page 900, Book 9980, Page 482, Book 10301, Page 180, Book 10353, Page 575, Book 10640, Page 941, and in Book 10717, Page 97, said Register's Office; By-Laws of record in Book 9651, Page 925, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantee herein.

The above purchase price was paid from a loan closed simultaneously herewith.

( ) unimproved
This is (X) improved property, known as **5721 Murphywood Crossings, Antioch, TN 37013**

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 our hands this 3rd day of June, 1999.

By: **ROSS E. GARDNER**

TERRI H. GARDNER

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STATE OF ALABAMA)
JEFFERSON COUNTY)

Before me, the undersigned, a Notary Public, in and for said County and State, the did hereby personally appear **Ross E. Gardner and wife, Terri H. Gardner**, who acknowledged to me that being informed of the contents of the instrument, they knowingly executed the same voluntarily on the day the same bears date.

Given under my hand and official seal this 15th day of June, 1999.

Jason R. Pearson
NOTARY PUBLIC

My commission expires: 9/5/2002

This instrument was prepared by:

J. Richet Pearson, Attorney
Post Office Box 11135
Birmingham, Alabama 35202

0601128

JEFFERSON COUNTY, ALABAMA
RECORDING FEE

99 JUN 17 13:46

FILED/CERTIFIED
JUDY YEL

MAIL ENV.

1310 06/17 0101 03CHECK 499.40

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11533 PAGE 256

CO	- CONVEYANCE	CC	- CERTIFIED COPY	MISC	- MISCELLANEOUS
MO	- MORTGAGE	REL	- RELEASE	CO TX	- STATE TAX CONVEY
WD	- WARRANTY DEED	UCC	- UNIFORM COMMERCIAL CODE	MO TX	- STATE TAX MORT
TD	- TRUST DEED	CFEE	- COMPUTER FEE	PRFEE	- PROBATE FEE

0601281 - REFERENCE

99 JUN 17 PM 3:46

CAMT	
	132000.00
CON TX	468.40
PRFEE	1.00
MDEED	8.00
CFEE	2.00
TOTAL	499.40
CHECK	499.40

06/17/99 01 15:50 0001 1318

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1479900