THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 117,500.00

Stephanie A. Warmbrod
Affiant

Subscribed and sworn to before me, this 14th day of December, 2001

Mitchell A. Watts
Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

My Commission Expires: 10/12/05

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
STEPHANIE A. WARMBROD 122 Cottage Place Nashville, Tennessee 37214	MORTGAGE LENDERS OF AMERICA, LLC 8400 W. 110th Street Overland Park, Kansas 66210	MAP 95-2-A PARCEL 122

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SEVENTEEN THOUSAND FIVE HUNDRED AND NO/100---------- ($ 117,500.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, I , HELEN M. BRANDON, UNMARRIED

hereinafter called the Grantor___, have bargained and sold, and by these presents do transfer and convey unto STEPHANIE A. WARMBROD, UNMARRIED hereinafter called the Grantee___, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Unit No. 54 on the Plan of Cottage Place Condominiums, of record in Book 6250, page 816-823, Register's Office for Davidson County, Tennessee, together with any undivided interest in the common elements, all as described in the Master Deed, Declaration of Covenants, Conditions and Restrictions, of record in Book 6250, page 745, said Register's Office, as amended by Amendment to Master Deed, Declaration of Covenants, Conditions and Restrictions, of record in Book 6569, page 212, said Register's Office and by Second Amendment to Master Deed, Declaration of Covenants, Conditions and Restrictions of record in Book 6636, page 722, said Register's Office.

BEING the same property conveyed to Helen M. Brandon by deed from Denise Marschelle Campbell, a single person, of record in Book 8951, page 272, Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 12/17/01 14:26 2pgs
Fees:13.00 Taxes:434.75
20011217-0139086

This is improved property known as 122 Cottage Place, Nashville, Tennessee 37214

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___, her heirs and assigns, forever.

GRANTOR___ COVENANT s with the said GRANTEE___ that she is lawfully seized and possessed of said land in fee simple, ha s a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Cottage Place Condominiums of record in Book 6250, page 816-823, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind_s herself___, her___ heirs and representatives to warrant and forever defend the title to the said GRANTEE___, her___ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I__ have hereunto set my__ hand___on this the 14th day of December, 2001.

Helen M. Brandon

HELEN M. BRANDON

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named HELEN M. BRANDON, UNMARRIED, the bargainor____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 14th day of December, 2001.

Mitchell A Watts

My Commission Expires: October 12, 2005 Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____oath___ acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____day of _____.

My Commission Expires: _____ Notary Public