THIS INSTRUMENT PREPARED BY: **Mudter & Patterson** **Attorneys-at-Law** **2000 Richard Jones Road** **Suite 110** **Nashville, Tennessee 37215** **File Box 9B:** **First Title & Escrow Co., Inc.** **FTEC File No. 19005**	STATE OF TENNESSEE: COUNTY OF DAVIDSON: The actual consideration or value, whichever is greater, for this transfer is: $146,500.00 Affiant Subscribed and sworn to before me, this 7th day of June, 2002. Notary Public My Commission Expires: 10-26-05

WARRANTY DEED

Address New Owner: MR/MRS EDWARD K. GARDNER 3405 Cainbrook Crossing Antioch, Tennessee 37013	**Send Tax Bills To:** BancCorp South Mtg. Corp. 2301 Rodney Parham Little Rock, AR 72313	**Tax Information:** MAP 164-13-OB PAR 008-00CO FB USD 02115

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, ELIZABETH P. MORGAN AND HUSBAND, BRENT A. MORGAN ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to EDWARD K. GARDNER AND WIFE, NANCY B. GARDNER ("Grantee"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 3405 Cainbrook Crossing, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantee, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 7th day of June, 2002.

Elizabeth P. Morgan by Sharon Reynolds
ELIZABETH P. MORGAN
BY SHARON REYNOLDS, ATTORNEY-IN-FACT

Brent A. Morgan by Sharon Reynolds
BRENT A. MORGAN
BY SHARON REYNOLDS, ATTORNEY-IN-FACT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, Sharon Reynolds, 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 and who further acknowledged that she is the Attorney-in-Fact for the said Elizabeth P. Morgan and Brent A. Morgan and is authorized by the said Elizabeth P. Morgan and Brent A. Morgan to execute this instrument on their behalf.

Witness my hand, at office, this 7th day of June, 2002.

My Commission Expires: My Commission Expires September 25, 2004

Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

Davidson County DEEDWARR
Recvd: 07/22/02 09:57 2pgs
Fees:13.00 Taxes:542.05

20020722-0087540

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 8 on the Plan of Section Six Asheford Crossing, appearing as Instrument No. 20001010-0100374, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Elizabeth P. Morgan and Brent A. Morgan, wife and husband by deed from Beazer Homes Corp. d/b/a Phillips Builders, a Tennessee corporation appearing as Instrument No. 20010821-0090380, said Register's Office.

This conveyance is made subject to: (1) 2002 Taxes, which have been prorated and assumed by the Grantee; (2) Restrictions of record in Book 9651, page 900, Book 9980, page 482, Book 10301, page 180, Book 10640, page 941, Book 10353, page 575, and in Instrument No. 20010418-0038191; (3) By-Laws of record in Book 9651, page 925; (4) Charter of record in Book 9651, page 895; and (5) All matters appearing on the Plan of record in Instrument No. 20010821-0090381, said Register's Office.