Prepared by and after Recording Return To:
Title Enterprise Service Company, LLC.
320 Seven Springs Way, Suite 150
Brentwood, TN 37027
9030173

WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten and 00/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Jeremy R. Flax, unmarried** (hereinafter referred to as "Grantors") have this day bargained and sold and do hereby transfer and convey unto **Denise Phillips, unmarried** (hereinafter referred to as "Grantee"), it's successors and assigns, forever, that certain parcel of real estate located in **Davidson** County, State of Tennessee, and being described as follows, to-wit:

A certain tract or parcel of land located in Davidson County, Tennessee, described as follows to-wit:

Being Unit No. 206, Pepper Ridge Condominiums, Phase Three, of record in Book 7900, page 42, Register's Office for Davidson County, Tennessee. THis conveyance is made subject to all provisions and requirements of the Tennessee Horizontal Act as set out in Section 64-2701 et. seq. of the Tennessee Code Annotated and the By-Laws of the administration thereof all restrictions, easements etc. rights and interests in favor of other unit owners; options, burdens, assessments and undertakings etc. contained in the Master Deed Book 7466, page 248, Book 7779, page 48 and in Book 8026, page 588, said Register's Office.

Being the same property conveyed to Jeremy R. Flax, unmarried, from Terry Jones and wife, Cynthia L. Jones by Warranty Deed dated June 25, 1998 and recorded June 30, 1998 in Book 10999, page 886, Register's Office for Davidson County.

This conveyance is subject to Master Deed of record in Book 7466, page 248; Book 7779, page 48; and Book 8026, page 588; and all matters of record on plat in Plat Book 7900, page 42, Register's Office for Davidson County.

TO HAVE AND TO HOLD said real estate, together with all of the appurtenances, estate and title there unto belonging, unto the said Grantee(s), it's successors and assigns, forever.

The undersigned covenant with the said Grantee(s) that they are lawfully seized and possessed of said parcel of real-estate, and that they have a good right to convey the same and that it is unencumbered, except for the lien of current year's property taxes which taxes have been prorated between the parties herein and any such encumbrances and set forth in .

The undersigned further covenants and bind themselves, their heirs and assigns, to forever warrant and defend the title to said real estate to the Grantee(s), it's successors and assigns, against the lawful claims of all persons, whomsoever.

Witness my hand this 12 day of March, 2003.

Jeremy R. Flax
Jeremy R. Flax

Davidson County DEEDWARR
Recvd: 03/13/03 09:18 2pgs
Fees:13.00 Taxes:399.60
20030313-0033770

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, the undersigned, a Notary Public in and for said County and State aforesaid, personally appeared, **Jeremy R. Flax, unmarried** with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the foregoing instrument for the purposes therein contained by signing the name of the true and lawful holder of the above described indebtedness.

WITNESS my hand and official seal, this 12 day of March, 2003

Notary Public
My Commission Expires: _____

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY MY COMMISSION EXPIRES SEPTEMBER 24, 2005

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $108,000.00 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 12 day of March, 2003.

Notary Public

My Commission Expires: _____

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TN MY COMMISSION EXPIRES SEPTEMBER 24 2005

MAP AND PARCEL NUMBERS: 149-05-O-A-206.00CO

ADDRESS NEW OWNER:
Denise Phillips
206 Pepper Ridge Circle
Antioch, TN 37013

SEND TAX BILLS TO THE SAME ADDRESS
Franklin American Mortgage Company
501 Corporate Drive, Suite 400
Franklin, TN 37067