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THIS INSTRUMENT WAS PREPARED BY AND RETURN TO:

H. Anthony Duncan, Esq.
Hix & Gray, PLC
1620 AmSouth Center
315 Deaderick Street
Nashville, TN 37238-1620

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 129,750.00.

Natasha Bilbrey
Affiant

Sworn to and subscribed before me, the undersigned, a Notary Public this 28th day of March, 2003.

Notary Public
My Commission Expires: 9/25/2004

Davidson County DEEDWARR
Recvd: 04/01/03 08:40 2pgs
Fees:13.00 Taxes:480.08
20030401-0042467

MARSHALL L. HIX NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

WARRANTY DEED

ADDRESS OF NEW OWNER(S):
Scott Kernahan et ux
243 Fairway Drive
Nashville, TN 37214

SEND TAX BILLS TO:
Mortgage Lenders of Ameri.
8400 West 110th Street, Suite 130
Overland Park, Kansas 66210

MAP-PARCEL NUMBERS:
095-07-0-112.00

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid by the Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **TODD L. TENPENNY and wife, KAY M. TENPENNY** hereinafter referred to as Grantor(s), hereby transfers and conveys to **SCOTT KERNAHAN and wife, SHANNON KERNAHAN,** hereinafter referred to as Grantee(s), his/her/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. 37 on the Plan of Merry Oaks, of record in Book 1835, pages 67 and 68, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Todd L. Tenpenny and wife, Kay M. Tenpenny by Warranty Deed from Eric F. Fitzgerald and wife, Cammy L. Lindsey-Fitzgerald of record in Book 10070, page 720, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all conditions, restrictions and easements of record in the Register's Office of Davidson County, Tennessee.

Taxes for the current year have been prorated and have been assumed by Grantee(s).

This is improved property known as: **243 Fairway Drive, Nashville, TN 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**, his heirs and assigns forever, and I do covenant with the said **GRANTEE** that I am 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 I do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the said land to the said **GRANTEE**, his 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 my hand this 29th day of March, 2003.

TODD L. TENPENNY

KAY M. TENPENNY

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Todd L. Tenpenny**, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand this 23rd day of March, 2003.

Marshall L. Hix
Notary Public

My Commission Expires: 9/25/2004



STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Kay M. Tenpenny**, with whom I am personally acquainted (or who proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand this 23rd day of March, 2003.

Marshall L. Hix
Notary Public

My Commission Expires: 9-25-2004

