Prepared by and after Recording Return To:
Title Enterprise Service Company, LLC.
320 Seven Springs Way, Suite 150
Brentwood, TN 37027
2030535-1

Davidson County DEEDWARR
Recvd: 05/12/03 13:11 2pgs
Fees:13.00 Taxes:462.50
20030512-0063450

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 **Ronald Mark McKinney and wife, Shelia McKinney** (hereinafter referred to as "Grantors") have this day bargained and sold and do hereby transfer and convey unto **Robert W. Phillips, Jr., 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 Lot No. 54 on the Plan of Hickory Woods, Section A, of record in Plat Book 6900, page 511, corrected by Surveyor's Certificate of Correction to reflect a change of street name, of record in Book 7582, page 167, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Ronald Mark McKinney from Deluxe Homes, LLC by Warranty Deed dated March 5, 1998 and recorded March 9, 1998 in Book 10829, page 248, Register's Office for Davidson County.

This conveyance is subject to Restrictions of record in Book 9678, page 187; By-Laws of Hickory Woods Homeowners Association of record in Book 7932, page 648 and corrected in Book 9616, page 470; Book 9616, page 477; and Book 9678, page 213; and all matters of record on plat in Plat Book 6900, page 511, corrected by Surveyor's Certificate of Correction to reflect a change of street name, of record in Book 7582, page 167, 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 7th day of May, 2003.

Ronald Mark McKinney

Shelia McKinney

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, the undersigned, a Notary Public in and for said County and State aforesaid, personally appeared, **Ronald Mark McKinney** 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 7th day of May, 2003

Notary Public

My Commission Expires: _____

M. LYNN BODDEN
NOTARY PUBLIC AT LARGE
WILLIAMSON CO. TENN.
MY COMM. EXP. 10/22/05

STATE OF TENNESSEE
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is $125,000.00 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 7th day of May, 2003.

Notary Public

My Commission Expires: _____

M. LYNN BODDEN
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TENN.
MY COMM. EXP. 10/22/05

MAP AND PARCEL NUMBERS: 175-04-4.00

ADDRESS NEW OWNER:

Robert W. Phillips
4604 Rockland Trail
Antioch, TN 37013

SEND TAX BILLS TO THE SAME ADDRESS

America's Wholesale Lender
1800 Tapo Canyon
Simi Valley, CA 93063-6712