40-A

This Instrument Prepared By:
Gibson, Gregory & Gwyn, PLLC
201 Fourth Avenue, N. Suite 1900
Nashville Tennessee 37219

Davidson County DEEDWARR
Recvd: 06/30/03 16:05 2pgs
Fees:13.00 Taxes:695.60
20030630-0090260

ADDRESS NEW OWNER:

Lycinda B. McCormick
641 Old Hickory Blvd., #304
Brentwood, TN 37027

SEND TAX BILL:

CTX Mortgage Company, LLC
P. O. Box 199077
Dallas, TX 75219-9077

MORTGAGEE:
CTX Mortgage Company, LLC
P. O. Box 199077,
Dallas, TX 75219-9077

MAP AND PARCEL:
MAP 171-3-0-B,
PARCEL 131

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the Grantees named herein, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Stephen C. Philp and wife, Denise A. Philp, ("Grantor"), have bargained and sold, and by these presents do transfer and convey unto Lycinda B. McCormick, ("Grantee"), her heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

> Land in Davidson County, Tennessee, being Unit No. 47 on the Plan of Revision One, Phase One, Section Three, Townhomes of Fredericksburg as of record in Plat Book 9700, page 534, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.
>
> Being the same property conveyed to Stephen C. Philp and wife, Denise A. Philp, by deed from Michael F. Beard and wife, Valerie S. Beard, of record in Instrument No. 200003020020823, Register's Office for Davidson County, Tennessee.
>
> This conveyance is made subject to the real estate taxes for the current year, which have been prorated and assumed by Grantee, and such limitations and restrictions and easements as may affect the premises.

This is improved property known as 641 Old Hickory Blvd., #304, Brentwood, TN 37027.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, her heirs, successors and assigns, forever; and Grantor, does covenant with Grantee that they are lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to the Property to Grantee, her heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the

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

Witness our hands this 26 day of June, 2003.

Stephen C. Philp

Denise A. Philp

STATE OF TENNESSEE)
COUNTY OF Williamson)

Before me, the undersigned, of the state and county aforesaid, personally appeared Stephen C. Philp and wife, Denise A. Philp, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the foregoing instrument for the purposes contained therein.

Witness my hand and official seal this 26 day of June, 2003.

Notary Public

My Commission Expires: 7/26/03

My Commission Expires July 26, 2003

STATE OF TENNESSEE)
COUNTY OF Williamson)

The actual value or consideration, whichever is greater, for this transfer is $188,000.00.

Lycinda B. McCormick
AFFIANT

Subscribed and sworn to before me
this 26 day of June, 2003.

NOTARY PUBLIC

My Commission Expires: 7/26/03

My Commission Expires July 26, 2003