WARRANTY DEED

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 193,250.00

Patrice Marie Johnson
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 7th October, 2003

Notary Public

My Commission Expires: 10-18-04
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 10/16/03 15:32 2pgs
Fees:13.00 Taxes:715.03

20031016-0153661

THIS INSTRUMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVENUE, SOUTH, SUITE 210 FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners as Follows:
Patrice Marie JOHNSON
3832 Park Royal Lane
Antioch, TN 37013

Send Tax Bills To:
NVR Mortgage Finance, Inc.
100 Ryan Court
Pittsburgh, PA 15205

Map Parcel No.
150-12-B Parcel 020-CO

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantee, and other good valuable consideration, the receipt of which is hereby acknowledged, We, **J. Lincoln COGGIN and Pamela F. COGGIN**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Patrice Marie JOHNSON, married**, hereinafter called Grantees, 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. 20 on the Plan of Section One, KENSAL GREEN, of record in Plat Book 7900, page 593, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to J. Lincoln Coggin and Pamela F. Coggin by Deed from Brett A. Fulford and Karen D. Fulford of record in Book 10811, page l471, Register's Office for Davidson County, Tennesee.

This conveyance is made subject to:

Taxes and assessments for year 2004, a lien not yet due and payable.

Declaration of Covenants, conditions, and restrictions of record in Book 7619, page 647, Book 7619, page 677, Book 7657, page 583, Book 7675, page 923, Book 7776, pge 826, Book 8201, page 770, amended in Book 8708, page 630 and Book 9065, page 744, Register's Office for Davidson County, Tennessee.

By-Laws of Somerset Homeowners Association, Inc. of record in Book 7619, page 679, Book 9509 , page 363, Book 9647, page 472, Register's Office for Davidson County, Tennessee.

Mortgage loan inspection by John Kohl & Company, P.C, dated Feb. 11, 1998, indicarted the concrete drive serving subject property encroaches on the 25 foot utility easement along the front of said property and the shed located in the rear encroaches on the utility and drainage easement.
All existing and recorded easements, rights of way and restrictions, all zoning regulations, building restrictions and setback lines, if any, and easements or right of ways for public utilities.

unimproved: ( )
This is improved: (X) property, known as: **3832 Park Royal Lane, Antioch, TN 37013**

To have and to Hold the said tract or pracel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs and assigns forever, and we do convenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unemcumbered, unless otherwise herein set out; and we do further covenant and bind outselves, our heirs and representatives, to warrant and forever defend the title of the said land to the said Grantees, their 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 7th day of October, 2003

J. Lincoln Coggins JLC

Pamela F. Coggins PFC

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me the undersigned Notary Public in and for the County and State aforesaid, personally came J. Lincoln Coggins and Pamela F. Coggins, with whom I am personally acquainted and who upon here oaths (s) ackknowledged that he/she executed the within instrument for the purpose therein contained.

Witness my hand and notarial seal at my office in Franklin, Tennessee, this 7th day of October, 2003.

Notary Public

My Commission Expires: 10-18-09

JACKSON M. WELCH, JR. NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.