PREPARED BY (AND RETURN TO):

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W & I Ref:(DM) Title No: 45112
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 10/21/03 13:38 2pgs
Fees:13.00 Taxes:1036.00

20031021-0155511

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Kenneth L. Penegar Anne B. Lane 4400 Belmont Park Terrace, Unit 205 Nashville, Tennessee 37215	SunTrust Mortgage, Inc. 201 Fourth Ave. N/7th Floor Nashville, Tennessee 37219

TAX MAP-PARCEL NUMBERS: 131-03-C-205

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$280,000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Eleanor L. Hoover,** hereinafter called the **Grantor,** has bargained and sold, and by these presents does hereby transfer and convey unto **Kenneth L. Penegar and Anne B. Lane, joint tenants with right of survivorship** hereinafter called the **Grantee,** Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Building Site 205 on the Plan of Arden Place, Section VIII of record in Book 5210, page 7, Register's Office for said County, to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Eleanor L. Hoover by deed from Shirley J. Spear, unmarried of record in Doc. No. 20030523-0070696, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

Taxes for 2004, and subsequent years; The Plan, with Owner's Certificate, of record in Book 5210, page 7 , said Register's Office, to which plan reference is hereby made for a more complete description thereof; Declaration of Boundary Line of record in Book 8813, page 398,and certified court order in Book 8856, page 392, said Register's Office; Subject to the Declaration of Covenants, Conditions and Restrictions of record in Book 4754, page 455, Book 4819, page 564, Book 4916, page 277, Book 5019, page 66, Book 5019, page 942, Book 5129, page 120, Book 5231, page 375, Book 5163, page 384, Book 5351, page 592, Book 5514, page 636 said Register's Office. Subject to Deeds of Conveyance of open space to said Homeowner's Association of record in Book 4758, page 223, Book 4820, page 77, Book 5058, page 330, Book 5255, page 109, Book 5516, page 688, Book 5091, page 725 and Book 5163, page 388, said Register's Office. Restrictive covenants contained in an instrument of record in Book 4628, page 473, Register's Office for Davidson County, Tennessee. Charter of Arden Place Homeowners' Association, Inc., of record in Book 4749, page 634, Register's Office for Davidson County, Tennessee.

This is improved property, known as: 4400 Belmont Park Terrace, Unit 20, Nashville, Tennessee 37215

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 17th day of October, 2003.

Eleanor L. Hoover

State of TENNESSEE
County of DAVIDSON

On this 17th day of October, 2003 , before me the undersigned authority, personally appeared Eleanor L. Hoover , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: _____ Notary

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

State of TENNESSEE
County of DAVIDSON

My Commission Expires MAY 30, 2004

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $280,000.00

Affiant

Sworn and subscribed before me this the 17th day of October, 2003

My Commission Expires: _____ Notary Public

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAY 30, 2004