Return to:

AMERICAN TITLE COMPANY, INC.
925 Industrial Drive
Old Hickory, TN 37138

File #200340430

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 255,943.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th day of November, 2003.

Notary Public

MY COMMISSION EXPIRES: 05/15/04

(AFFIX SEAL)

GREGORY D. VADNER
NOTARY PUBLIC AT LARGE
ROBERTSON COUNTY, TENN.
My Commission Expires JULY 24,2007

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney, 1535 West Northfield Blvd., Suite 16, Murfreesboro, TN 37129

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Patricia Lowe, unmarried	Flagstar Bank FSB	Map: 164-10-A-102
(NAME) 4073 Pineorchard Place	(NAME) P.O. Box 7026	Parcel:
(ADDRESS) Antioch TN 37013	(ADDRESS) Troy, MI 48007-7026	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of TEN dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt of which is hereby acknowledged, **SOUTHERN HOME BUILDERS, LLC**, hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto **PATRICIA LOWE, UNMARRIED**, hereinafter called the GRANTEE, her 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 all of Lot No. 261, on the Plan of VILLAGE TWO, SUMMERFIELD, as shown by plat appearing of record in Instrument No. 20000929-0096421, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Southern Home Builders, LLC by Warranty Deed of record in Instrument No. 20030602-0074527, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following:
Restrictive Covenants of record in Book 11588, Page 484, as amended of record in Book 11669, Page 376, Instrument No. 20010308-0021946, and Instrument No. 20010504-0046260; By-Laws of record in Book 11648, Page 662, as amended in Instrument No. 20010504-0046261; Right-of-Way to South Bell Telephone and Telegraph of record in Book 1141, Page 327; Charter of Homeowners' Association of record in Book 11648, Page 660, as amended of record in Instrument No. 20010326-0028531; Storm Water Detention Agreement of record in Instrument No. 20000113-0004777; Sanitary Sewer Easement and/or Storm Drainage Easement of record in Instrument No. 20000809-0079074; Conveyance of Open Space of record in Instrument No. 20010514-0049520; Permanent Easement of record in Instrument No. 20000824-0083643; Sewer Easements of record in Instrument No. 20000913-0091248, Instrument No. 20000913-0091249 and Instrument No. 20000913-0091247; and, any and all matters shown on plat of record in Plat Book Instrument No. 20000929-0096421, Page ; all in the Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (x) property, known as Lot 261 Pineorchard Place, Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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, her heirs and assigns forever; and Grantors covenant with the said GRANTEE that they are 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 except for the current year property taxes which are being prorated between the parties and Grantee agreeing to pay said tax when due; and Grantors further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEE, her 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 our hands this 20th day of November, 2003.

Davidson County DEEDWARR
Recvd: 12/15/03 11:12 2pgs
Fees:13.00 Taxes:946.99
20031215-0178908

Southern Home Builders, LLC

BY: Connie Gill, authorized agent

Connie Gill, Authorized Agent

STATE OF Tennessee

COUNTY OF Rutherford

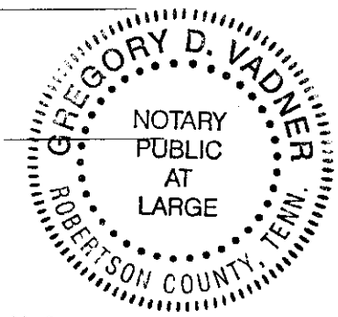
Before me, the undersigned Notary Public, of the state and county aforesaid, personally appeared Connie Gill, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be the Authorized Agent of Southern Home Builders, LLC., the within named bargainor, a limited liability company, and that she as such Authorized Agent, as duly authorized executed the foregoing instrument for the purposes therein contained, by signing the name of the limited liability company by herself as Authorized Agent.

Witness my hand and official seal, this 28th day of March, 2003.

Notary Public

My Commission Expires:

(SEAL)



Mail After Recording To:

Southern Title Services, LLC
1535 West Northfield Blvd., Suite 16
Murfreesboro, TN 37129