THIS INSTRUMENT PREPARED BY:
FIDELITY RESIDENTIAL SOLUTIONS
10010 SAN PEDRO AVE.
SAN ANTONIO, TX 78216

Davidson County DEEDWARR
Recvd: 12/18/03 10:08 3pgs
Fees:18.00 Taxes:684.50
20031218-0180396

WARRANTY DEED

THIS INDENTURE, made this 12 day of November, 2003 between **KURT A. BOWERS AND MELISSA K. BOWERS, HUSBAND AND WIFE** of **DAVIDSON** County, Tennessee, First Parties, and **PRUDENTIAL RESIDENTIAL SERVICES, LIMITED PARTNERSHIP, A DELAWARE LIMITED PARTNERSHIP** of **WESTCHESTER** County, NEW YORK, Second Parties,

WITNESSETH: that said First Parties, for and in consideration of the sum of ONE DOLLAR ($1.00) and other good and valuable consideration to us in hand paid by Second Parties, the receipt of which is hereby acknowledged,

have granted, bargained, sold and conveyed, and do hereby grant, bargain, sell and convey unto the said Second Parties the following described premises, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

This conveyance is expressly made subject to any and all restrictions, reservations and conditions contained in former deeds and binding on said property.

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. TO HAVE AND TO HOLD THE said premises to the said Second Parties, their heirs and assigns forever.

And said First Parties, for themselves and for their heirs, executors and administrators do hereby covenant with said Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed and have full power, authority and right to convey the same, and that said premises are free from all encumbrances except

2003 PROPERTY TAXES WHICH ARE A LIEN, NOT YET DUE AND PAYABLE WHICH ARE PRORATED BETWEEN THE PARTIES HEREIN

and that they will forever warrant and defend the said premises and the title thereto against the lawful claims of all person whomsoever.

Whenever in this instrument a pronoun is used it shall be construed to represent either singular or plural, as the case may demand.

IN WITNESS WHEREOF, the said First Parties hereunder set their hands and seals the day and year first above written.

Kurt A. Bowers
KURT A. BOWERS

Melissa K. Bowers
MELISSA K. BOWERS

STATE OF Texas
COUNTY OF Denton

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, **KURT A. BOWERS**, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office, this 12th day of November, 2003.

Holly Duhon
Notary Public
Printed name: Holly Duhon

My commission expires: 6/3/2006
(NOTARY SEAL)



STATE OF Texas
COUNTY OF Denton

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, **MELISSA K. BOWERS**, the within named bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office, this 12th day of November, 2003.

HOLLY DUHON NOTARY PUBLIC STATE OF TEXAS EXPIRES 06-03-2006

My commission expires: 6/3/2006
(NOTARY SEAL)

Holly Duhon
Notary Public
Printed name: Holly Duhon

PROPERTY OWNER:
PRUDENTIAL RESIDENTIAL SERVICES
200 SUMMIT LAKE DRIVE
VAHALLA, NY 10595

PARCEL # MAP 181-03-OA PARCEL 136

RESPONSIBLE TAXPAYER:
PRUDENTIAL RESIDENTIAL SERVICES
200 SUMMIT LAKE DRIVE
VAHALLA, NY 10595

I, or We, hereby swear or affirm that to the best of affiant's knowledge, information and belief, the actual consideration for this transfer, whichever is greater, is $ 185,000.00, which amount is equal or greater than the amount which the property would command at a fair and voluntary sale.

Affiant

State TN County DAVIDSON

Subscribed and sworn to before this 15 day of December, 2003

BARBARA KEMRY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Notary Public

My Commission Expires: 9/22/07

EXHIBIT "A"

THE LAND REFERRED TO HEREIN IS DESCRIBED AS FOLLOWS:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 136 ON THE PLAN OF SECTION FOUR, INDIAN CREEK ESTATES, OF RECORD IN PLAT BOOK 11700, PAGE 15, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A COMPLETE AND ACCURATE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO KURT A. BOWERS AND WIFE, MELISSA K. JENKINS, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP, DATED AUGUST 31, 2000, AND RECORDED IN INSTRUMENT 20000913-00911111, AND BEING THE SAME PROPERTY QUITCLAIMED TO KURT A. BOWERS AND WIFE, MELISSA K. BOWERS, DATED JANUARY 2, 2001, AND RECORDED IN INSTRUMENT 20010222-0016764, REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

MAP. 181-03-OA PARCEL 136

SIGNED FOR IDENTIFICATION:

Kurt A. Bowers
KURT A. BOWERS

Melissa K. Bowers
MELISSA K. BOWERS