40-A

Davidson County DEEDWARR
Recvd: 02/26/04 15:39 2pgs
Fees:13.00 Taxes:680.43
20040226-0022151

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

ADDRESS NEW OWNER:

Kristen A. Cover
514 Old Towne Drive
Brentwood, TN 37027

SEND TAX BILL:

Irwin Mortgage Corporation
400 Interstate N Pkwy, Ste 580
Atlanta, GA 30339-5030

MORTGAGEE:
Irwin Mortgage Corporation
400 Interstate N Pkwy, Ste 580
Atlanta, GA 30339-5030

MAP AND PARCEL:
MAP 160-16-C
PARCEL 85

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, **Carrie E. Stephens, a single person** ("Grantor"), has bargained and sold, and by these presents does transfer and convey unto **Kristen A. Cover, a single person**, ("Grantee"), their 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 85 on the Plan of The Terraces at Brentwood Chase of record in Instrument No. 200011030109137, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate description.
>
> Being the same property conveyed to Carrie E. Stephens, an unmarried woman, by deed from Pulte Homes Tennessee Limited Partnership, a Tennessee Limited Partnership, of record in Instrument No. 20010718-0076154, 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 514 Old Towne Drive, Brentwood, TN 37027.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, their 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, their 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 my hand this 25 day of February, 2004.

Carrie E. Stephens

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned, of the state and county aforesaid, personally appeared Carrie E. Stephens, a single person, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that she executed the foregoing instrument for the purposes contained therein.

Witness my hand and official seal this 25 day of February, 2004.

Notary Public

My Commission Expires: 7/21/07

ANDREW B. GIBSON, JR. Notary Public At Large DAVIDSON COUNTY, TENN. My Commission Expires July 21, 2007

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $183,900.00.

Kristen A. Cover
AFFIANT

Subscribed and sworn to before me
this 25 day of February, 2004.

NOTARY PUBLIC

My Commission Expires: 7/21/07

ANDREW B. GIBSON, JR. Notary Public At Large DAVIDSON COUNTY, TENN. My Commission Expires July 21, 2007