WARRANTY DEED

Davidson County DEEDWARR
Recvd: 03/10/04 15:20 2pgs
Fees:13.00 Taxes:467.68

20040310-0027799

STATE OF TENNESSEE
County of Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 126,400.00

Kristen K. Hoyle
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 5th March, 2004

CAROLYN GLENN NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY

Notary Public

My Commission Expires: 9/13/04
(AFFIX SEAL)

My Commission Expires

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:	**Send Tax Bills To:**	**Map Parcel No.**
Kristen K. HOYLE 2813 Penn Meade Drive Nashville, TN 37214	First Horizon Home Loans D/B/A First Tennessee Home Loans 111 Westwood Place Brentwood, TN 37027	52-13-0-B Parcel 201

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, **Michael W. TERWILLIGER JR and Katie M.D. TERWILLIGER**, Husband and Wife, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **Kristen K. HOYLE, unmarried**, 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. 10 on the Plan of River Glen, Phase III, Section 1, of record in Instrument No. 20011207-0135041, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Michael W. Terwilliger Jr and Katie M.D. Terwilliger by Warranty Deed from NVR, Inc. t/a Fox Ridge Homes, dated Oct. 11, 2002, recorded Oct. 16, 2002 in Instrument No. 20021016-0127364, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

Taxes and assessments for the year 2004 and all subsequent years, which are a lien but not yet due and payable.

All matters of record on the Plan of River Glen, Phase III, Section 1 at Instrument No. 20011207-0135041, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in Instrument No. 20020425-0051349, Register's Office for Davidson County, Tennessee.

Homeowners Association Charter of record in Book 8069, page 158 and Instrument NO. 20020425-0051348, Register's Office for Davidson County, Tennessee.

Subject to Water and Sewer Easements of record in Book 7061, page 196, Register's Office for Davidson County, Tennessee.

All matters on the plan of record in Book 6900, page 650 and 651 and Book 6900, page 671, Register's Office for Davidson County, Tennessee.

Storm water detention agreement of record in Instrument No. 20010816-0088874, Register's Office for Davidson County, Tennessee.

Conveyance of common areas of record in Instrument No. 20020503-0054718, Register's Office for Davidson County, Tennessee.

Subject to rights of others in and to the common areas and/or elements of River Glen.

Subject to lien for special assessments as contained in the restrictions.

Easements of record in Book 7296, page 484; Book 11030, page 731; and Book 3961, page 681,Register's Office for Davidson County, Tennessee.

Subject to all matters on the Plan of River Glen Open Space, Part of a Planned Unit Development of record in Instrument No. 20030319-0036614, Register's Office for Davidson County, Tennessee.

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: **2813 Penn Meade Drive, Nashville, TN 37214**

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant 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 unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all person 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 5th day of March, 2004.

GRANTOR: GRANTOR:

Michael W. Terwilliger Jr Katie M.D. Terwilliger

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned Notary Public in and for the County and State aforesaid, personally came Michael W. Terwilliger Jr and Katie M. D. Terwilliger with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon their oath(s) acknowledged that they executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and notarial seal at my office at Franklin, Tennessee, this 5th day of March, 2004.

Carolyn Gleaves
NOTARY PUBLIC

My Commission expires: 9/20/04

CAROLYN GLEAVES NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY, TENN.

My Commission Expires 09/20/04