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Davidson County DEEDWARR
Recvd: 05/11/04 08:58 2pgs
Fees:13.00 Taxes:1357.90

20040511-0053524

Prepared by: MTC Title - Tennessee, LLC, 6 Cadillac Drive, Suite 190, Brentwood, Tennessee 37027

Seller: Pefley AE-23201
Order No.: 16817nsd

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILL TO:
Jonathan Erik Lock (Name)	Franklin American Mortgage Company (Name)
408 Springer Court (Street Address or Route Number)	501 Corporate Centre Drive, Suite 400 (Street Address)
Brentwood, Tennessee 37027 (City) (State) (Zip)	Franklin, Tennessee 37067 (City) (State) (Zip)

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars and other good and valuable consideration paid to Robert F. Pefley and wife, Ann M. Pefley (hereinafter referred to as Grantor, whether one or more) by

Jonathan Erik Lock

(hereinafter referred to as Grantee, whether one or more), Grantors have this day bargained and sold, and does hereby transfer and convey unto the Grantee herein, his successors, heirs and assigns, certain real property in Williamson County, Tennessee, as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 101 on the Plan of Revision One, Section Two, Brentwood Chase of record in Book 9700, pages 945, 946, 947 and 948, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Robert F. Pefley and wife, Ann M. Pefley by Warranty Deed dated February 7, 2002 from Encore Construction, Inc., a Tennessee Corporation of record in Instrument No; 20020212-0018605, Register's Office for Williamson County, TN.

TAX PARCEL NO.: 160-16-0-B-144-00-C

Unimproved ( )
This is improved (x) property, known as 408 Springer Court
(House Number) (Street) (P.O. Address)

Brentwood
(City or Town)

This conveyance is made and accepted subject to the lien for current taxes and other assessments and all valid and subsisting restrictions, reservations, conditions, limitations, encumbrances, covenants, exceptions and easements as may appear of record, if any, affecting the above described property.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to the Grantees their successors, heirs and assigns forever we covenant that we are lawfully seized and possessed of said real estate in **fee simple**, have a good right to convey it, and that the same is unencumbered.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their successors, heirs and assigns, against the lawful claims of all persons.

The singular number shall include the plural, the plural the singular, and use of any gender shall be applicable to all genders.

Witness my/our hand(s) this 9 day of April, 2004, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

Robert F. Pefley

Ann M. Pefley

STATE OF IL

COUNTY OF DUPAGE

Personally appeared before me, Helen Aparicio, a Notary Public in and for said County and State, Robert F. Pefley, the within named bargainor, with whom I am personally acquainted (or proven to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Warrenville, IL, this 9th day of April, 2004.

My Commission Expires: 7/17/05

Helen Aparicio
Notary Public

OFFICIAL SEAL
HELEN APARICIO
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES:07/17/05

STATE OF IL

COUNTY OF DUPAGE

Personally appeared before me, Helen Aparicio, a Notary Public in and for said County and State, Ann M. Pefley, the within named bargainor, with whom I am personally acquainted (or proven to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Warrenville, IL, this 9th day of April, 2004.

My Commission Expires: 7/17/05

Helen Aparicio
Notary Public

I hereby swear or affirm that the actual consideration for this transfer of property or interest in property is $367,000.00 which amount is equal to or greater than that which the property or interest would command at a fair or voluntary sale.

Brenda D Arnold

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

SWORN TO AND SUBSCRIBED TO BEFORE ME this the 3 day of MAY, 2004.

My Commission Expires: 7/7/2004
(Affix Seal)

Leila F Schmeisser
Notary Public

LEILA F. SCHMEISSER
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.