Ret.

First American Title
1105 Newman's Trail
Hendersonville, TN 37075

Notary Stamp

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $118,450.00

Affiant

Subscribed and sworn to before me, this 7th day of May, 2004.

Notary Public

My Commission Expires: 3/3/07

SHEILA McCORD
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TENN.
MY COMM. EXP. 03/3/2007

Davidson County DEEDWARR
Recvd: 05/13/04 09:26 2pgs
Fees:13.00 Taxes:438.27

20040513-0055644

THIS INSTRUMENT PREPARED BY
McCann & Hubbard
7105 Crossroads Blvd. Suite 102
Brentwood, TN 37027

WARRANTY DEED

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers:
Orson Eric Steward	nBank Mortgage #300	**Map 175-8, Parcel 22**
3940 Rockcreek Drive	55 Merchant St.	
Antioch, Tennessee 37013	Cincinnati, OH 45246	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE COISDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGE, WE,

Flor Melgar, unmarried,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Orson Eric Steward, unmarried,

HEREINAFTER CALLED THE 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. 64 on the Plan of Hickory Woods Estates, Section One, of record in Plat Book 6900, page 509, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Flor Melgar, an unmarried woman, by Warranty Deed, from Secretary of Housing and Urban Development, of Record in Instrument # 20040322-0032245, Dated March 11, 2004, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

The Plan of record in Plat Book 6900, Page 509, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in an instrument of record in Book 7422, Page 235, Book 7422, page 298, Book 7422, page 301, Book 7422, page 304, Book 7823, page 857, Book 7857, page 94, Book 7876, page 75, Book 9616, page 470, Book 9616, page 477, Book 9678, page 187, Book 9764, page 44 & Book 11180, page 802, Register's Office for Davidson County, Tennessee.

Charter for Home Owners Association, of record in Book 7857, Page 87, Book 7876, page 67 & Book 9680, page 319, Register's Office for Davidson County, Tennessee.

By-Laws, of record in Book 7422, page 273, Book 7932, page 648, Book 9678, page 213 & Instrument # 20001207-0120450, Register's Office for Davidson County, Tennessee.

Subject to rights of others in and to common areas/elements.

Subject to lien for special assessment contained in Declaration of Covenants, Conditions and Restrictions/Master Deed.

Any and all visible easements lying on or across the property.

This is improved (x) unimproved ( ) property known as 3940 Rockcreek Drive, Antioch, Tennessee 37013.

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 that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same in 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 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 my/our hand(s) this 7th day of May, 2004.

Flor Melgar

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public of said County and State, Flor Melgar, the within named seller, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 7th day of May, 2004.

My Commission Expires:

Notary Public

A. SCOTT HUBBARD
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.
My Commission Expires MAR. 27, 2005