FILE BOX 45

PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

Davidson County DEEDWARR
Recvd: 09/16/04 14:53 3pgs
Fees:18.00 Taxes:360.75

20040916-0111829

WARRANTY DEED

THIS INDENTURE is made and entered into this 14th day of September, 2004, by and between GERALDEAN S. ROBERTSON ROSS, MARRIED, f/k/a GERALDEAN S. ROBERTSON, hereinafter called Grantor, and GENELLA C. PHILLIPS UNMARRIED, hereinafter called Grantee.

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, GERALDEAN S. ROBERTSON ROSS, MARRIED, f/k/a GERALDEAN S. ROBERTSON, as Grantor, does hereby bargain, sell, transfer and convey unto GENELLA C. PHILLIPS UNMARRIED, hereinafter referred to as Grantee, her successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantor in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 3819 CANTARUTTI ROAD, JOELTON, TENNESSEE 37080.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantee, her successors, heirs and assigns forever. The Grantor covenants and agrees with the said Grantee that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantor further covenants and binds herself and her successors, heirs and assigns, to warrant and forever defend the title to said Grantee, her successors, heirs and assigns, against the lawful claims of all person whomsoever.

GARY A. ROSS, husband of GERALDEAN S. ROBERTSON ROSS, the Grantor herein, joins in the herein conveyance for the sole purpose of conveying any right, title and interest he may have in and to the property described herein, marital or otherwise.

WITNESS the hand and seal of Grantor on the day and year first above written.

GERALDEAN S. ROBERTSON ROSS
Signature of Seller

GARY A. ROSS
Signature of Seller Spouse

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **GERALDEAN S. ROBERTSON ROSS and her husband, GARY A. ROSS,** 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, at office, this 14th day of **September, 2004.**

Howard M. Skipworth
Notary Public

My Commission Expires:_____

HOWARD M. SKIPWORTH NOTARY PUBLIC AT LARGE DAVIDSON CO., TENN.
MY COMMISSION EXP. JANUARY 26, 2008

Name and Address of Property Owner:

GENELLA C. PHILLIPS UNMARRIED

3819 CANTARUTTI ROAD
JOELTON, TENNESSEE 37080

Property Address:

3819 CANTARUTTI ROAD
JOELTON, TENNESSEE 37080

Person Responsible for Taxes:

~~SAME~~ Accredited Home Lenders, Inc.
5500 Interstate N. Parkway, Suite 300
Atlanta, GA 30328

Map & Parcel #: MAP 29 PARCEL 205

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$97500** *which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.*

Affiant

Sworn to and subscribed before me, a Notary Public, this **14th** day of **September, 2004.**

Notary Public

My Commission Expires: 1/24/05

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

RETURN TO:

METROPOLITAN ESCROW, INC.
217 PINEWAY DRIVE
NASHVILLE, TENNESSEE 37217

EXHIBIT 'A'

CERTAIN REAL ESTATE in Davidson County, Tennessee, as follows:

LAND in the 14th, formerly the 24th Civil District of Davidson County, Tennessee, on the headwaters of Marrowbone Creek, described according to a survey of C. J. Carney, Surveyor, August 11, 1958, as follows:

BEGINNING at a point in the center of Alessio Road, said point being North 87 degrees west 365.3 feet from a point in the center of the easterly lane of U.S. Highway No. 41; thence North 87 degrees west 100 feet to a point; thence South 3 degrees west along the easterly margin of another road marked Alessio Road on said survey, 200 feet to a point; thence South 88 degrees east 100 feet to a point; thence North 3 degrees east 200 feet to the point of beginning.

Being the same property conveyed to JOHNNY ROBERTSON AND WIFE, GERALDEAN S. ROBERTSON, by Installment Deed from MARY SHAW QUIN, of record in Book 4193, page 791, Register's Office for DAVIDSON County, Tennessee. The said Installment Deed having been released, of record in Book 9379, page 791, Register's Office for Davidson County, Tennessee. The said JOHNNY ROBERTSON having since died May 5, 2002, leaving property vested in GERALDEAN S. ROBERTSON*.

*The said GERALDEAN S. ROBERTSON, having since married, n/k/a GERALDEAN S. ROBERTSON ROSS.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2004 and subsequent years, A LIEN, not yet due and payable (MAP 29 PARCEL 205).

2. Subject to Right-of-Way for Alessio Road (Cantarutti Road).

3. Unrecorded easements for roads and utilities, if any.