This Instrument Was Prepared By:

Hugh W. Entrekin, Atty.
700 Craighead Street
Suite 107
Nashville, Tennessee 37204

STATE OF TENNESSEE
COUNTY OF Williamson
The actual consideration or value, whichever is greater, for this transfer is $114,900.00.

Affiant

Subscribed and sworn to before me,
This 11th day August, 2004.

Notary Public

My Commission Expires: 3-26-05

Davidson County DEEDWARR
Recvd: 09/20/04 12:33 2pgs
Fees:13.00 Taxes:425.13
20040920-0112780

KIMBERLY R. DOUGHER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Address New Owner	Send Tax Bills to:	Map-Parcel
Phyllis Jean Flowers	World Savings Bank, FSB	150-10-190
4005 Tea Garden Way	1901 Harrison Street	
Antioch, TN 37013	Oakland, CA 94612	

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Heather G. McAnally and husband Sean P. McAnally, hereinafter called the Grantors, have bargained and sold, and by these presents does transfer and convey unto Phyllis Jean Flowers, unmarried, hereinafter called the Grantee, her heirs and assigns, a certain parcel of land in Davidson County, Tennessee, described as follows:

> Land in Davidson County, Tennessee being Lot No. 16, Section One, Jamestown Estates, of record in Plat Book 6900, Page 592, Register's Office for Davidson County, Tennessee.
>
> Being the same property conveyed to Heather G. McAnally and husband, Sean P. McAnally by deed from Kenneth D. Irons and wife, Susan M. Irons of record in Book 11592, Page 915, Register's Office for Davidson County, Tennessee.

This conveyance in made subject to:

1. County taxes for the year 2004 and subsequent years
2. All matters set forth in Plat of record in Plat Book 6900, Page 592, Register's Office for Davidson County, Tennessee.
3. Restrictive Covenants of record in Book 7476, Page 643 as restated in Book 7502, Page 11, Register's Office for Davidson County, Tennessee.

This is improved property known as 4005 Tea Garden Way Antioch, TN 37013

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantors do further covenant and bind themselves, their heirs and representatives, to warrant and forever defend the title to said land to said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 11th day of August, 2004

Heather G. McAnally

Sean P. McAnally

STATE OF TENNESSEE

COUNTY OF Davidson

Before me, Stephanie M. Duncan, a Notary Public of the State and County aforesaid, personally appeared Heather G. McAnally and Sean P. McAnally, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who upon oath, acknowledged that they executed the within instrument for the purpose therein contained.

Witness my hand, at Nashville, Tennessee, this 11th day of August, 2004.

STEPHANIE M. DUNCAN NOTARY PUBLIC DAVIDSON COUNTY, TN

NOTARY PUBLIC

MY COMMISSION EXPIRES: 11-25-06