REALTY TITLE 15
BOX 48A

Please Return To
REALTY TITLE & ESCROW
4721 ANDREW JACKSON PKWY
HERMITAGE, TN 37076

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $302,000.00

Affiant

Sworn to and subscribed before me, the undersigned, a Notary Public this 22nd day of October, 2004.

Notary Public

My Commission Expires: 11-27-2006

ROBIN TEAGUE NOTARY PUBLIC AT LARGE WILSON COUNTY, TENN.

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
Sidwell & Barrett, P.C.
121 First Avenue South
Suite 200
Franklin, TN 37064

Davidson County DEEDWARR
Recvd: 10/25/04 10:16 2pgs
Fees:13.00 Taxes:1117.40
20041025-0127733

ADDRESS NEW OWNER(S) AS FOLLOWS:
Katherine E. Downing
5953 Hitching Post Lane
Nashville, Tennessee 37211

SEND TAX BILLS TO:
UNITED FINANCIAL MORTGAGE
815 Commerce Drive, Ste 100
Oak Brook, IL 60523

MAP-PARCEL NUMBERS:
172-14-0-A--13

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid by the Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Gary A. Harber and wife, Vajcharee P. Harber** hereinafter referred to as Grantors, hereby transfers and conveys to **Katherine E. Downing, a married woman** hereinafter referred to as 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. 108 on Plan of Wexford Downs, Section One, a Planned Unit Development, of record in Plat Book 9700, page 308 and 309, and as shown on Boundary Plat in Book 9700, page 221, said Register's Office, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Gary A. Harber and wife, Vajcharee P. Harber by warranty deed from Robert J. Kearns and wife, Carol E. Kearns of record in Instrument #20010402-0031508, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:
The Plan of record in Plat Book 9700, Page 308 & 309, Register's Office for Davidson County, Tennessee.

Declaration of covenants, conditions and restrictions contained in an instrument of record in Book 10292, page 51, as amended in Book 10792, page 822 and Instrument 20000810-0079498, Register's Office for Davidson County, Tennessee.

Charter of record in Book 10500, Page 444, Register's Office for Davidson County, Tennessee.

Easement to Nashville Gas in Book 10359, page 615, Register's Office.

Storm Water Detention Agreement in Book 10357, page 925, Register's Office.

Quitclaim Deed of common areas to HOA in Book 10937, page 789, and Book 10937, page 791, said Register's Office .

Deed of Conveyance in Book 11201, page 766, Book 11444, page 149, and Book 11444, page 177, said Register's Office.

Planned Unit Development Boundary of record in Book 9700, page 221, said Register's Office.

County and/or City taxes for the year 2004, a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the GRANTEES paying their prorata share thereof to GRANTORS who will be responsible for payment of said taxes.

This is improved property known as 5953 Hitching Post Lane, Nashville, Tennessee 37211.

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 I do covenant with the said **GRANTEES** that I am 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 I do further covenant and bind myself, my 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 hand this 22nd day of October, 2004.

Gary A. Harber

Vajcharee P. Harber

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Gary A. Harber and wife, Vajcharee P. Harber, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged they executed the forgoing instrument for the purposes therein contained.

Witness my hand and official seal this 22nd day of October, 2004.

Notary Public

NOTARY PUBLIC AT LARGE

My Commission Expires: 11/2/05

11538-ST