Prepared by:
Realty Title & Escrow Company, Inc.
599 Sam Ridley Pkwy West, Suite 107
Smyrna, TN 37167
File No. 04-0410-51524

Return To:
Fearnley & Califf, PLLC
211 Donelson Pike, Suite 113
Nashville, TN 37214

STATE OF TENNESSEE
COUNTY OF RUTHERFORD
The actual consideration or value, whichever is greater, for this transfer is $ 85,000.00

Affiant

Subscribed and sworn to before me, this 8th day of November, 2004.

Notary Public
My commission expires: 7-30-06

JOSHUA R. HOPKINS NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

Address of New Owner:	Send Tax Bills to:	Tax Information
James Peplinski / Mary Peplinski/~~Katie~~ William Dean Mohr 108 Panamint Drive Antioch TN 37013	James and Mary Peplinski 972 Sundance Drive Fremont, CA 94539	162-03-0 226

SPECIAL WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Sovereign Bank, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to James Peplinski and wife, Mary P. Peplinski and William Dean Mohr, Unmarried, hereinafter called the Grantees, their successors 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. 57, on the Plan of Apache Hills, Section IV, of record in Plat Book 4460, Page 60, Register's Office for said County, to which Plan reference is hereby made for a more complete description.

Being the same property conveyed to Sovereign Bank by Substitute Trustee's deed from I. Dyke Tatum, Substitute Trustee, dated 6-28-04, recorded 6-28-04 in Instrument 20040628-0076497, Davidson County Register's Office.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 108 Panamint Drive, Antioch, TN 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, their heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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, but such covenants exist only to the extent of any claims arising by, through or under the Grantors. Grantors hereby covenant with Grantees that Grantors will forever defend Grantees against claims of all persons claiming by, through or under Grantors, but no further or otherwise.

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.

Davidson County DEEDWARR
Recvd: 11/19/04 08:17 2pgs
Fees:13.00 Taxes:314.50
20041119-0138936

WITNESS my hand this 4th day of November, 2004.

Sovereign Bank,

By: _____

Its: Vice President

STATE OF Rhode Island
COUNTY OF Providence

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Denise FITZPATRICK with whom I am personally acquainted, and who acknowledged that _he executed the within instrument for the purposes therein contained, and who further acknowledged that _he is the VICE PRESIDENT of Sovereign Bank, _____, the within named bargainor, and that _he is authorized by Sovereign Bank, to execute this instrument on its behalf.

Witness my hand in Providence, RI this 4 day of November, 2004.

_____
Notary Public

My Commission expires

LENORE P. CASTORE
NOTARY PUBLIC RHODE ISLAND
My Commission Expires 7/30/2007