Davidson County DEEDWARR
Recvd: 12/03/04 14:44 2pgs
Fees:13.00 Taxes:254.93

20041203-0144440

|STATE OF TENNESSEE
|COUNTY OF Davidson
|THE ACTUAL CONSIDERATION OR VALUE,
|WHICHEVER IS GREATER, FOR THIS TRANSFER IS
|$68,900.00 Dennis L. Phillips
|Affiant
|SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
|30th DAY OF November, 2004.
|NOTARY PUBLIC:
|MY COMMISSION EXPIRES: 11/24/07
| (AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
STATE TITLE, INC., 4334 Lebanon Road, Hermitage, TN 37076

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Dennis L. Phillips 5172 Hunters Point Lane Hermitage, TN 37076	American Home Mortgage Box 3050, Mail Stop HT10 Columbia, MO 21045-6050	Map 98.05 Parcel 181

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we,

Bonnie K. Giardono, unmarried

Hereinafter called the grantors, have bargained and sold and by these presents do transfer and convey unto

Dennis L. Phillips, 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 THE 2ND CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, BEING LOT NUMBER 31-B, ZONE LOT DIVISION OF LOTS 30 & 31, ON THE PLAN OF HUNTER'S POINT SUBDIVISION, AS OF RECORD IN BOOK 6250, PAGE 774, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO BONNIE K. GIARDONO BY DEED FROM ALPHONSO JACKSON, ACTING SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OF WASHINGTON D.C., DATED DECEMBER 16, 2003, AND OF RECORD IN INSTRUMENT NUMBER 20031223-0182291, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. THE LEGAL DESCRIPTION CONTAINED IN SAID DEED WAS INCORRECT.

This conveyance is made subject to the following:

1) 2005 taxes and subsequent years.
2) Property is subject to all matters affecting said premises as contained in Plat Book 6250, Page 774, Register's Office for Davidson County, Tennessee.
3) Property is subject to Restrictive Covenants contained in Book 3814, Page 592, Book 3897, Page 926, Book 6207, Page 609, and Book 6250, Page 774, Register's Office for Davidson County, Tennessee.
4) Any and all restrictions, conditions, and easements of record.

This is improved property known as: 5172 Hunters Point Lane, Hermitage, TN 37076
(House Number) (Street) (P.O. Address) (City or Town) (Postal zip)

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 we do covenant with 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 is 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 hand(s) this 30th day of November, 2004.

Bonnie K. Giardono
Bonnie K. Giardono

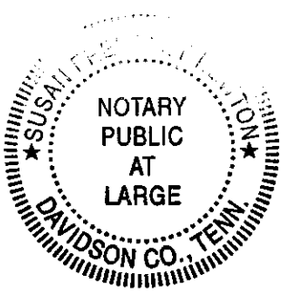
STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, Bonnie K. Giardono, unmarried, with whom I am personally acquainted, (or who 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 30th day of November, 2004.

Susan Finley Newton
NOTARY PUBLIC

My Commission Expires: 11-26-2005



PLEASE RETURN TO:
STATE TITLE, INC.
4334 Lebanon Road
Hermitage, TN 37076