Prepared by:
Amy Cross Nance
Attorney at Law
1600 Westgate Circle Suite 125
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $135,000.00

Amanda McClark
Affiant

AMY LEATHERS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Subscribed and sworn to before me, this 19th day of December 2004.

Amy Leathers
Notary Public
My commission expires: 9/20/08

Davidson County DEEDWARR
Recvd: 01/20/05 13:47 2 pgs
Fees:13.00 Taxes:499.50

20050120-0007533

Address of New Owner:	Send Tax Bills to:	Tax Information
Charity F. Vanderhoof	1st Trust Bank for Savings	173-04-0-A/60.00
5028 West Oak Highlands	PO Box 17257	
Antioch TN 37013	Memphis, TN 38187-0257	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Timothy T. Rosser and wife Denise F. Rosser hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Charity F. Vanderhoof and husband, Victor M. Vanderhoof hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 60 on the Plan of Oak Highlands of record in Book 6900 pages 431-435 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Timothy T. Rosser and wife, Denise F. Rosser by deed from Shawn P. Tidwell and wife Laurie N. Tidwell dated June 3, 1998 and of record in Book 10970 page 697 Register's Office for Davidson County, Tennessee

This conveyance is made subject to the following: 1) 2005 taxes a lien which are not yet due and payable. 2) All matters appearing on plan of Oak Highalnds of record in Book 6900 Page 431 Register's Office for Davidson County, Tennessee 3) Restrictions of record in Book 7350, page 24 and re-recorded in Book 7367 page 587 and amended in Book 8765 page 90, Instrument No. 20020725-0089130 and 200207250089131 Register's Office for Davidson County, Tennessee 4) Bylaws for Oak Highlands Homeowners Association of record in Book 7367 page 615 and amended in Book 8765 page 77 5) Charter of Oak Highlands Homeowner's Associaiton of record in Book 7337 Page 529 and amended in Book 8765 page 100

This property is improved property known as 5028 West Oak Highlands, Antioch, Tennessee 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 Grantee(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 29 day of December, 2004.

Timothy T. Rosser

Denise F. Rosser

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 Timothy T. Rosser and Denise F. Rosser, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this 29 day of December, 2004.

Notary Public

My Commission expires: 4/2/07

FILE NO: 04713