THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for the transfer is $105,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME
THIS THE 20th DAY OF January, 2005.

Notary Public
My Commission Expires:

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.
My Commission Expires NOV. 4, 2006

Davidson County DEEDWARR
Recvd: 01/24/05 09:24 2 pgs
Fees:13.00 Taxes:388.50
20050124-0008308

FROM:
SUNTRUST BANK, Trustee
Under Will of Robert H. Whitaker
Residual Trust

TO:
PATRICIA A. KESSEN

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.:
Patricia A. Kessen	First Horizon Home Loan Corp.	MAP #051-10-0-E
814 Lewis Court	1555 W. Walnut Hill Lane; Suite 200	PARCEL # 18CO
Madison, TN 37115	Irving, TX 75038	

SPECIAL WARRANTY DEED

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, SUNTRUST BANK, TRUSTEE UNDER WILL OF ROBERT H. WHITAKER RESIDUAL TRUST, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto PATRICIA A. KESSEN, UNMARRIED hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land described as follows, to wit:

BEING Unit No. 18, known as 814 Lewis Court, Madison, Davidson County, Tennessee, 37115, and a part of Oakland Trace Condominiums - Phase III, created under Title 66, Chapter 27 Sections 101 et. seq., as amended, Tennessee Code Annotated, and as established by Master Deed of record in Book 7506, Page 623, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the common elements appurtenant to said Unit, as set forth in said Master Deed. Reference is hereby made to the Condominium Plat of Oakland Trace - Phase III as shown of record in Exhibit C to the aforesaid Master Deed, which Exhibit C appears at Book 7506, Page 650, said Register's Office, for a more complete and accurate description of said Unit.

BEING the same property conveyed to SunTrust Bank, Nashville, (n/k/a SunTrust Bank) Trustee Under Will of Robert H. Whitaker Residual Trust, by Quitclaim Deed from SunTrust Bank, Nashville, Trustee Under Will of Robert H. Whitaker Marital Trust, of record in Instrument 200007130069541, said Register's Office. See also deed of record in Book 9702, Page 468, said Register's Office.

This conveyance is subject to the Master Deed, Restrictions and By-Laws of record in Book 7506, Page 623; Book 7506, Page 640; Book 6840, Page 637; and Instrument 200106290069331, said Register's Office.

This conveyance is made subject to: (1) 2005 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plat of record in Master Deed of record in Plat Book 7506, Page 650, shown as Exhibit C, said Register's Office; (3) Easements of record in Book 7353, Page 162; Book 8443, Page 187; Book 8443, Page 196, said Register's Office; and (4) Water Main Conveyance of record in Book 7748, Page 503, said Register's Office.

The street address of the Real Property is 814 Lewis Court - Madison, TN 37115, ____ Unimproved/_X_ Improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not 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.

IN WITNESS WHEREOF, GRANTOR has caused this SPECIAL WARRANTY DEED to be executed on this 20th day of January, 2005.

GRANTOR - SUNTRUST BANK, TRUSTEE
UNDER WILL OF ROBERT H. WHITAKER
RESIDUAL TRUST

Nancy Carr, Vice Pres.

By: Nancy Carr, Vice President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Nancy Carr, Vice President of SunTrust Bank, Trustee Under Will of Robert H. Whitaker Residual Trust, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon her oath, acknowledged herself to be Vice President, of SunTrust Bank, Trustee Under Will of Robert H. Whitaker Residual Trust, and that she as such Vice President, being authorized so to do, executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office, this 20th day of January, 2005.

My Commission Expires: 1/29/05

Notary Public

