File #200550040

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 123,500.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 7th day of March, 2005.

Notary Public

MY COMMISSION EXPIRES: 7-23-05

(AFFIX SEAL)

LINDA V. JONES NOTARY PUBLIC AT LARGE WILSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney, 4733 Andrew Jackson Pkwy., Suite 1-C, Hermitage, TN 37076

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Timothy P. Russell	United Financial Mortgage Corp	Map 86-08-0
(NAME) 1409 Autumn Knoll	(NAME) 815 Commerce Drive, Ste 100	Parcel 002.00
(ADDRESS) Hermitage TN 37076	(ADDRESS) Oak Brook, IL 60523	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of TEN dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt of which is hereby acknowledged, **MICHAEL G. BALLARD AND WIFE, BARBARA CAROL BALLARD,** hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto **TIMOTHY P. RUSSELL, UNMARRIED**, hereinafter called the GRANTEE, his 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 all of Lot No. 162, on the Plan of Final P.U.D. Plan, Phase III, Jackson's Retreat, as shown by plat appearing of record in Plat Book 5200, Pages 517 and 518, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Michael G. Ballard and wife, Barbara Carol Ballard by Warranty Deed dated April 21, 1987 of record in Book 7211, Page 887, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Declaration of Covenants, Conditions and Restrictions of record in Book 5741, Page 369 and in Book 6056, Page 672; By-Laws of record in Book 5745, Page 294; Charter for Homeowners' Association of record in Book 5745, Page 283; all matters shown on plat of record in Plat Book 5200, Pages 517 and 518; and any and all matters of record, all in the Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (X) property, known as 1409 Autumn Knoll, 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 GRANTEE, his heirs and assigns forever; and Grantors covenant with the said GRANTEE that they 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 except for the current year property taxes which are being prorated between the parties and Grantee agreeing to pay said tax when due; and Grantors further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEE, his 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.

Davidson County DEEDWARR
Recvd: 03/09/05 12:15 2 pgs
Fees:13.00 Taxes:456.95
20050309-0026249

Witness our hands this 7th day of March, 2005.

Michael G. Ballard

Barbara Carol Ballard

Barbara Carol Ballard

STATE OF Tennessee

COUNTY OF Davidson

Before me, the undersigned Notary Public, personally appeared Michael G. Ballard and wife, Barbara Carol Ballard who are known to me or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this 7th day of March 2005.

Notary Public

My Commission Expires: 7-23-05

(SEAL)

LINDA V. JONES
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENN.

Mail After Recording To:
David W. Kious
Southern Title Services
4733 Andrew Jackson Pkwy., Suite 1-C
Hermitage, TN 37076