PLEASE RETURN TO: AMTITLE & ESCROW, LLC
515 RIVERGATE PARKWAY, SUITE #111
GOODLETTSVILLE, TN 37072

File No. 250201349

WARRANTY DEED

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 25, 2006

STATE OF TENNESSEE
COUNTY OF SUMNER

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $124,800.00

Mary Pettibright
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25TH DAY OF MARCH, 2005.

D. Annette Maples
Notary Public

MY COMMISSION EXPIRES: 11-25-06
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney
Southern Title Services
1517 Hunt Club Blvd., Suite 100
Gallatin, TN 37066

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Veronica J. James	New South Federal Savings Bank	53-16-0-230.00
(NAME)	(NAME)	
605 Ellis Court	210 Automation Way	
(ADDRESS)	(ADDRESS)	
Old Hickory, TN 37138	Birmingham, AL 35283	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

Davidson County DEEDWARR
Recvd: 03/29/05 14:54 2 pgs
Fees:13.00 Taxes:461.76
20050329-0033934

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE (S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I, **Willa M. Peffer Phillips, Married**, HEREINAFTER CALLED THE GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Veronica J. James, unmarried and Jesse Davis, unmarried**, 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, TO-WIT:

Land in Davidson County, Tennessee, being all of Lot No. 16, on the Final Plat, Kenwood Estates, as shown by plat appearing of record in Plat Book 9700, Page 137, 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 Clarence E. Peffer and wife, Willa M. Peffer by Warranty Deed dated June 26, 1997 of record in Book 10510, Page 923, Register's Office for Davidson County, Tennessee.

The said Clarence E. Peffer having since died on January 9, 2001.

Wendell L. Phillips, the spouse of Willa M. Peffer Phillips, has never resided at said residence.

Restrictive Covenants of record in Book 9517, Page 918; all matters shown on plat of record in Plat Book 9700, Page 137, all in the Register's Office for Davidson County, Tennessee.

This conveyance is further subject to (1) all applicable zoning ordinances (2) utility, sewer, drainage and other easements of record, (3) all subdivision/condominium assessments, covenants, bylaws, restrictions, declarations and easements of record, (4) building restrictions, and (5) other matters of public record.

unimproved

This is improved **X** property, known as 605 Ellis Court, Old Hickory, TN 37138
(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 (S), THEIR heirs and assigns forever; and we do covenant with the said GRANTEE (S) 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 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/our hand(s) this 25th day of March, 2005.

Willa M. Peffer Phillips
Willa M. Peffer Phillips

STATE OF TENNESSEE

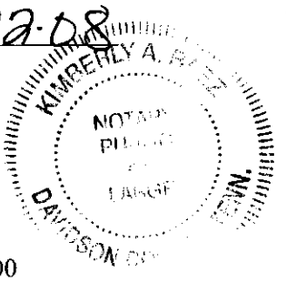
COUNTY OF SUMNER

Personally appeared before me; the undersigned, a Notary Public in and for said County and State, the within named Willa M. Peffer Phillips the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledge that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and Official seal this 3/25/2005

My Commission Expires: 11-22-08

Kimberly A. Bass Notary Public



File Number: 250201349

RETURN TO:

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Gallatin, TN 37066