Box 29

THIS INSTRUMENT WAS PREPARED BY:
J. Blake Freeman, Attorney
323 Emery Drive
Nashville, TN 37214-3113

Davidson County DEEDWARR
Recvd: 04/27/05 16:18 2 pgs
Fees:13.00 Taxes:832.50
20050427-0047142

WARRANTY DEED

Address New Owner(s)	**Send Tax Bills to:**	**Map-Parcel:**
Russel D. Baar 19695 Pinehurst Lane Salinas, CA 93906-1106	PHH Mortgage Services 3000 Leadenhall Road Mt. Laurel, NJ 08054	Map: 142-13 Group: A Parcel: 148

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, **Robert R. Howe and wife, Kathryn R. Howe**, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **Russel D. Baar and wife, Carolyn M. Baar**, hereinafter called the Grantees, 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 Lot No. 148 on the Plan of Riverside, Phase 2, of record in Book 7900, page 656, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to Robert R. Howe and wife, Kathryn R. Howe by Warranty Deed from Danny R. Jones and wife, Dorothy Jones, filed in Book 11125, page 452, said Register's Office.

This is improved property known as: 708 Gleniris Court, Nashville, TN 37221

THIS conveyance is subject to the Declaration of Covenants, Conditions and Restrictions filed in Book 7405, page 780 and Instrument No. 20040419-0044162 and all matters as shown in the recorded plat and all applicable local government planning, building and zoning regulations.

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 whosoever.

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 our hands this 20th day of April, 2005.

Robert R. Howe

Kathryn R. Howe

STATE OF OHIO
COUNTY OF Cuyahoga

On this 20th day of April, 2005, before me personally appeared, Robert R. Howe and Kathryn R. Howe, to me known (or proved to me on the basis of satisfactory evidence) to be the persons described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed.

Witness my hand and official seal.

Notary Public

My Commission Expires:

NOTARIAL SEAL STATE OF OHIO
NATHAN A. FELKER
Notary Public
In and for the State of Ohio
My Commission Does Not Expire

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STATE OF TENNESSEE DAVIDSON COUNTY ss:

The actual consideration or value, whichever is greater, for this transfer is $225,000.00.

Affiant

Sworn to and subscribed before me
this 20 day of April, 2005.

Notary Public
My Commission Expires:

KIMBRA R. ROUSH
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 26, 2008