40-A

Davidson County DEEDWARR
Recvd: 05/04/05 16:18 2 pgs
Fees:13.00 Taxes:443.63
20050504-0050209

This Instrument Prepared By:
Gibson, Gregory & Gwyn, PLLC
201 Fourth Avenue, N. Suite 1900
Nashville Tennessee 37219

ADDRESS NEW OWNER:

Justin L. Schipper and Charles W. Hansen
729 Drummond Drive
Nashville, TN 37211

SEND TAX BILL:

Franklin American Mortgage Company
501 Corporate Centre Drive
Suite 400
Franklin, TN 37067

MORTGAGEE:
Franklin American Mortgage Com
501 Corporate Centre Drive, Suite 400
Franklin, TN 37067

MAP AND PARCEL:
MAP 119-12
PARCEL 97

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the Grantees named herein, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Matt D. Tedford** ("Grantor"), has bargained and sold, and by these presents does transfer and convey unto **Justin L. Schipper and Charles W. Hansen as joint tenants with the right of survivorship**, ("Grantee"), their heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

> Land in Davidson County, Tennessee, being Lot No. 94 on the Plan of Section Two, Battlewood, as of record in Plat Book 1835, page 95, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.
>
> Being the same property conveyed to Matt D. Tedford by Cash Deed from Mel Martinez, Secretary of Housing and Urban Development, of Washington, D.C., dated May 29, 2003, of record in Instrument No. 20030609-0078916, Register's Office for Davidson County, Tennessee.
>
> Francie Tedford joins in the execution of this instrument to convey her interest in the Property as spouse of Matt D. Tedford.
>
> This conveyance is made subject to the real estate taxes for the current year, which have been prorated and assumed by Grantee, and such limitations and restrictions and easements as may affect the premises.

This is improved property known as 729 Drummond Drive, Nashville, TN 37211.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, their heirs, successors and assigns, forever; and Grantor, does covenant with Grantee that he is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind himself, his heirs, assigns and representatives, to warrant and forever defend the title to the Property to Grantee, their heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the

singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this 28th day of April, 2005.

Matt D. Tedford by Francie Tedford, Attorney-in-Fact Pursuant to Limited Power of Attorney recorded in Instrument No. 20050504-0050208 Register's Office for Davidson County, Tennessee

Francie Tedford

STATE OF Ohio)
COUNTY OF Hamilton)

Personally appeared before me, the undersigned, a Notary Public for and in the State and County aforesaid Francie Tedford, to me known, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be the person who executed the foregoing instrument on behalf of Matt D. Tedford and who acknowledged that she executed the same as the free act and deed of Matt D. Tedford. Witness my hand and official seal this 28th day of April, 2005.

PAULIN NIGH
Notary Public, State of Ohio
My Commission Expires
March 25, 2006

Notary Public

My Commission Expires:_____

STATE OF Ohio)
COUNTY OF Hamilton)

Before me, the undersigned, of the state and county aforesaid, personally appeared Francie Tedford, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that she executed the foregoing instrument for the purposes contained therein. Witness my hand and official seal this 28th day of April, 2005.

PAULIN NIGH
Notary Public, State of Ohio
My Commission Expires
March 25, 2006

Notary Public

My Commission Expires:_____

STATE OF TENNESSEE)
COUNTY OF Williamson)

The actual value or consideration, whichever is greater, for this transfer is $119,900.00.

AFFIANT

Subscribed and sworn to before me this 29 day of April, 2005.

NOTARY PUBLIC

My Commission Expires: 7/21/07

ANDREW B. GIBSON, JR.
Notary Public At Large
DAVIDSON COUNTY, TENN.
My Commission Expires July 21, 2007