WARRANTY DEED

CAROL T. BAKER NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERSATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $195,000.00

Jane R. Covington
Affiant

Subscribed and sworn to before me, this 29th DAY OF April 2005.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

P-RM-05-513

THIS INSTRUMENT WAS PREPARED BY
Prestige Title, LLC
1600 Westgate Circle, Ste. 200
Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jane R. Covington	GMAC Mortgage Corporation	
513 Old Towne Drive (ADDRESS)	6 Cadillac Drive, Suite 150 (ADDRESS)	160-16-C-38.00CO
Brentwood, Tennessee 37027 (CITY) (STATE) (ZIP)	Brentwood, TN 37027 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we KEVIN DURHAM AND WIFE, BOBBI DURHAM, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto JANE R. COVINGTON, UNMARRIED, hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Land in Davidson County, Tennessee, Being Unit No. 38 on the Plat of The Terraces at Brentwood Chase, of record in Instrument Number 20001103-0109137, Register's Office for said County to which plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Kevin Durham and wife, Bobbi Durham, by Deed from Pulte Homes Tennessee, Limited Partnership, dated November 9, 2001 of record in Instrument Number 20011113-0124312, Register's Office for Davidson County. Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

Kevin Durham and Kevin A. Durham are one and the same person.

unimproved ( )
This is improved (X) property, known as 513 Old Towne Drive, Brentwood, Tennessee 37027
(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 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 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 29th day of April, 2005.

Kevin Durham

Bobbi Durham

Davidson County DEEDWARR
Recvd: 05/05/05 12:17 2 pgs
Fees:13.00 Taxes:721.50

20050505-0050685

STATE OF TENNESSEE

COUNTY OF Davidson

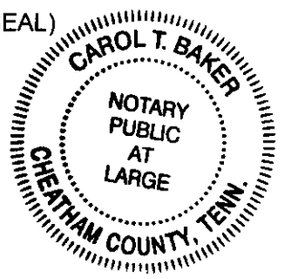
I, Carol T. Baker, a Notary Public of the County and State first above written, do hereby certify that Kevin Durham and wife, Bobbi Durham personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 29th day of April, 2005.

Notary Public

My Commission Expires: 2/15/09

(SEAL)



RETURN TO:

PRESTIGE TITLE, LLC
1600 Westgate Circle, Ste. 200
BRENTWOOD, TN 37027
615-515-6800