WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $34,000.00

Peggy W. Garner
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 16TH DAY OF MAY, 2005.

Notary Public

MY COMMISSION EXPIRES: 2-10-08
(AFFIX SEAL)

LARRY D. CRAIG NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.
My Commission Expires FEB. 10, 2008

Davidson County DEEDWARR
Recvd: 05/18/05 09:25 2 pg
Fees:13.00 Taxes:199.80
20050518-0055862

THIS INSTRUMENT WAS PREPARED BY
Closing & Title Services, Inc. 533 Rivergate Parkway, Goodlettsville, TN 37072-2027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Peggy W. Garner	ABN AMRO MORTGAGE GROUP	MAP 51-15 A PAR 74 CO
(NAME)	(NAME)	
218 DIANE DRIVE	2600 W. BIG BEAVER ROAD	
(ADDRESS)	(ADDRESS)	
MADISON, TN 37115	TROY, MICHIGAN 48084	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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, I, **BARBARA A. STEPHENS, A SINGLE WOMAN**, HEREINAFTER CALLED THE GRANTOR, HAS BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **PEGGY W. GARNER AND HUSBAND, KENNETH D. GARNER**, HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Situated in Davidson County, Tennessee, being Unit No. M-74, as shown on the Plat of Quail Creek Condominiums of record in Book 6328, pages 89-90, Register's Office for Davidson County, Tennessee, together with an undivided interest in the common elements of Quail Creek Homeowner's Association, all as described in Book 6328, page 44, et seq.

Being the same property conveyed to Barbara A. Stephens by deed of record in Book 6620, page 630, Register's Office for Davidson County, Tennessee.

This is the same legal description as on the previous deed of record.

This conveyance is subject to any and all existing restrictions, setbacks, zoning regulations, covenants, conditions, and easements of record as may affect the afore described tract of land.

This is improved property, known as 420 Walton Lane M-74, Madison, TN 37115
(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 hand this16th day of May, 2005.

Barbara A. Stephens
Barbara A. Stephens

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public, in and for the said County and State, Barbara A. Stephens, a single woman the within named bargainor(s), with whom I am personally acquainted or proved to be on the basis of satisfactory evidence and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this: 5/16/2005.

Commission expires: 2-10-08

Notary Public

NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.

My Commission Expires FEB. 10, 2008