REALTY TITLE
Box 48A

THIS INSTRUMENT PREPARED BY:
Baldwin Land Title, PLLC
51 Century Boulevard, Suite 308
Nashville, TN 37214

Please Return To
REALTY TITLE & ESCROW
4721 ANDREW JACKSON PKWY
HERMITAGE, TN 37076

SEND TAX BILLS TO:
~~EquiFirst Corporation~~
~~500 Forest Point Circle~~
~~Charlotte, NC 28273~~

MAP PARCEL NUMBERS
Map & Parcel 96-16-A-63.00co

Davidson County DEEDWARR
Recvd: 06/01/05 11:08 2 pg
Fees:13.00 Taxes:421.43
20050601-0061562

WARRANTY DEED

THIS INDENTURE, made and entered into this 26th day of May, 2005, by and between **Christopher Cigna***, party of the first part, and **Michael L. Cowan**, unmarried party of the second part, ***unmarried,**

WITNESSETH: That for and in consideration of **$112,900.00** cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in Nashville County of Davidson, State of Tennessee:

Land in Davidson County, Tennessee, being Unit No. 62, First Revision Larchwood, Phase One, Section One, Plan of record Plat Book 6200, Page 697, said Register's Office for Davidson County, Tennessee, to which plat reference is hereby for a more complete legal description.

Being the same property conveyed to Christopher Cigna by deed from Moni J. Cook and Lisa S. Hackney, dated 4/19/02 and recorded 5/15/02, of record in Instrument No. 20020515-0059555, said Register's Office.

This is improved property known as 218 Lakebrink Drive, Nashville, TN 37214.

THIS CONVEYANCE IS SUBJECT TO taxes for the current year which have been prorated and assumed by the Grantee(s); any and all matters appearing of record in Plat Book 6200, page 697; any and all zoning regulations, setback lines, building restrictions, easements, charters, by-laws, master deeds, right of ways, etc. all of record in the Register's Office for said County, Tennessee.

The above legal description is identical to the one in the previous deed of record.

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, his heirs, successors and assigns in fee simple forever.

And the said party of the first part does hereby covenant with the said party of the second part that he is lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the same is unencumbered,

and that the title and quiet possession thereto he will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the said party of the first part the day and year first above written.

Christopher Cigna

STATE OF TENNESSEE, COUNTY OF Davidson

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared **Christopher Cigna** to me known to be the person described in and who executed the foregoing instrument, and acknowledged that he executed the same for the purposes therein contained.

WITNESS my hand and Notarial Seal at office this 26th day of May,

My commission expires 9-30-06

Notary Public

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is, **$112,900.00**, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 26th day of May, 2005.

PROPERTY ADDRESS:
218 Lakebrink Drive
Nashville, TN 37214