This instrument prepared using information provided by the parties. No independent title examination was performed.

Prepared by:
Realty Title & Escrow Company, Inc.
206 A Cool Springs Blvd., Suite 107
Franklin, TN 37067

AFTER RECORDING RETURN TO:
AMERICAN ESCROW COMPANY
P.O. BOX 1733
HENDERSONVILLE, TN 37077-1733

Davidson County DEEDWARR
Recvd: 06/17/05 13:03 2 pgs
Fees:13.00 Taxes:460.65
20050617-0069523

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $124,500.00

Affiant

Subscribed and sworn to before me this 14th day of June, 2005.

Notary Public
My commission expires: 07/24/07

K.J. LOSH NOTARY PUBLIC MY COMMISSION EXPIRES 7/24/07 SUMMER COUNTY, TN

07-0506-82041

Address of New Owner:	Send Tax Bills to:	Tax Information
Philip D. Pence IV 909 Wemberton Drive Nashville TN 37214	Chase Bank USA, NA 1400 E. Newport Center Drive Deerfield Beach, FL 33442	108-04-053

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Cynthia Ann Freund, now Cynthia Ann Gibbs and husband Danny Gibbs**, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to **Philip D. Pence IV and wife, Mary Ann Pence**, hereinafter called the Grantees, their successors 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. 88, on the Plan of Larchwood, Section 2, of record in Plat Book 5200, Page 207-208, Register's Office for said County, to which Plan reference is hereby made for a more complete description.

Said Lot No. 88 fronts 77.19 feet on the easterly margin of Wemberton Drive and extends back 176.48 feet on the northerly line and 229.99 feet on the south line to a dead line in the rear, measuring 81.09 feet thereon.

Being the same property conveyed to Cynthia Ann Freund, unmarried, by deed from Gregory V. Davis, unmarried, dated 03/29/1996, of record in Book 9997, Page 360, Register's Office for Davidson County, Tennessee.

Danny Gibbs, husband of Cynthia Ann Freund, now Cynthia Ann Gibbs, joins in the execution of this instrument to convey his marital interests, if any, in subject property.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 909 Wemberton Drive, Nashville, TN 37214

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 this 8th day of June, 2005.

Danny Gibbs 6/13/05

Cynthia Ann Gibbs 6/13/05

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Danny Gibbs and Cynthia Ann Gibbs, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Franklin, TN, this 13th day of June, 2005.

~~Catherine R. Vass~~ CHERYL TAYLOR
State of Tennessee at Large

My Commission expires ~~05/24/08~~ 7-2-08

CHERYL L. TAYLOR
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON CO., TENN.

MY COMMISSION EXPIRES:
JULY 2, 2008