WARRANTY DEED

This instrument was prepared by:
Ashley N. Arnold
SCHULMAN, LeROY & BENNETT, P.C.
P. O. Box 190676
Nashville, TN 37219-0676

Davidson County DEEDWARR
Recvd: 06/21/05 14:24 2 pgs
Fees:13.00 Taxes:751.10
20050621-0071206

ADDRESS OF NEW OWNER(S):	SEND TAX BILLS TO:	MAP-PARCEL NO:
Matthew R. Gardner	Countrywide Home Loans Inc	128-12-0-A
320 Old Hickory Blvd., Unit 509	3011 Armory Drive, Suite 120	024.00C0
Nashville, TN 37221	Nashville, TN 37204	

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $203,000.00

Affiant

Sworn to and subscribed before me this the 20th day of June, 2005.

Notary Public

STEPHANIE CHUMLEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires: 11-22-08

FOR AND IN CONSIDERATION OF the sum of Ten Dollars ($10.00) cash in hand paid and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, Susie F. Hancock, hereinafter called the Grantor, has bargained and sold and by these presents does hereby transfer and convey unto Matthew R. Gardner, hereinafter referred to as Grantee, his 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 Unit No. 24, Building No. 5, on the Plan of Section 5, Phase 1A, Eagle Ridge at the Reserve Condominiums, a Horizontal Property Regime, created under Title 66, Section 27-101, et seq. as amended, Tennessee Code Annotated, and as established by a Master Deed and By-Laws, of record in Instrument No. 20011011-0110875, as Supplemented and Amended by Supplement and Amendment No. 3 to the Master Deed, of record in Instrument No. 20020313-0031651, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said unit as set forth in said Master Deed. Reference is hereby made to the plat of Eagle Ridge at the Reserve Condominiums as shown on Exhibit "A" to the Master Deed, of record as aforementioned, said Register's Office, for a more complete identification and description of such unit.

BEING part of the same property conveyed to Susie F. Hancock, a single person, by Deed from Eagle Ridge at Reserve, LLC, a Tennessee Limited Liability Company, of record in Instrument No.20020508-0057021, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all the provisions of the Tennessee "Horizontal Property Act"as the same is set out in Section 66-27-101 et seq. of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including without limitations all conditions.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate,

title, and interest thereto belonging to the said Grantee, their successors and assigns forever, and the said Grantor covenant with the said Grantee that she is lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered with the exception of (1) a lien for the 2005 county taxes which shall be prorated and assumed by the Grantee herein; (2) Master Deed and By-Laws of record as Instrument No. 20011011-0110875, as supplemented and amended by Supplement and Amendment Number to 3 to the Master Deed of Eagle Ridge at the Reserve of record as Instrument No. 20020313-0031651, Register's Office for said County, (3) Matters shown on the Plan of record in Book 7900, page (s) 896, 897 and 898, said Register's Office, (4) Easement for Drainage Facility of record in Book 8083, page 534, said Register's Office, and (5) Drainage Easement of record in Book 7861, page 559, said Register's Office.

AND the said Grantor further covenants and binds himself, and his heirs, successors and assigns, to warrant and forever defend the title to the said land to the said Grantees, their successors and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this the 20th day of June, 2005.

Susie F. Hancock
SUSIE F. HANCOCK

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Susie F. Hancock, the bargainor, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal, at Nashville, Tennessee, on this the 20th day of June, 2005.

Notary Public

My Commission Expires: 11-22-08

STEPHANIE CHUMLEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

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