BOX 15

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 06/30/05 15:47 2 pgs
Fees:13.00 Taxes:775.15
20050630-0075670

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 209,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF June 2005

Notary Public

MY COMMISSION EXPIRES: April 22, 2009
(AFFIX SEAL)

TERRYN WESTBROOK NOTARY PUBLIC WILLIAMSON COUNTY TN LARGE

THIS INSTRUMENT WAS PREPARED BY
Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Judith A. Naylor (NAME)	Merrill Lynch Credit Corporation (NAME)	160-15-0-A
221 Hearthstone Manor Lane (ADDRESS)	3000 Leadenhall Road (ADDRESS)	86.00 CO
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	Mount Laurel, NJ 08054 (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, WE, Charles D. Hensel and wife, Jean Hensel

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Judith A. Naylor and Andrew S. Naylor

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:

A certain condominium apartment in Davidson County, Tennessee, being Unit No. 86, Building 18, on the Plan of Condominium Plan, Phase IV, Hearthstone Manor, as of record in Book 6250, page 990 amended in Book 6200, Page 442, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

This conveyance is made 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 and Charter for the administration thereof; and is 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, covenants, restrictions and options, burdens, assessements and other undertakings contained in any Master Deed of record in the Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Charles D. Hensel and wife, Jean Hensel by deed from Esther Hay Smith, unmarried, dated October 19, 1997, of record in

CONTINUED

unimproved ( )
This is improved (X) property, known as 221 Hearthstone Manor Lane, Brentwood, TN 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 our hand s this 30th day of June 2005

Charles D. Hensel

Jean Hensel

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 Charles D. Hensel and wife, Jean Hensel

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 30th day of June 2005

Commission expires April 22, 2009

Notary Public

LARRY N. WESTBROOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ .

My commission expires _____

_____
Notary Public

LEGAL DESCRIPTION CONTINUATION

Book 10651, page 993, Register's Office for Davidson County, Tennessee.