WARRANTY DEED

Davidson County DEEDWARR
Recvd: 07/06/05 11:50 2 pgs
Fees:13.00 Taxes:599.03
20050706-0077409

FROM: HERMITAGE DEVELOPERS, INC.
TO: POLLY L. PICARD

Address New Owner(s) as follows:

POLLY L. PICARD
4061 Dodson Chapel Road, Unit #136
Hermitage, TN 37076

Send Tax Bills To:

Franklin American Mtg
501 Corporate Centre Dr. #400
Franklin, TN 37067

Map-Parcel:

86-10B/136CO

This Instrument was prepared by: CLYDE PAUL HOLLAND, ATTORNEY, 2628 Old Lebanon Road, Nashville, TN 37214-2422

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater for this transfer is $161,900.00.

Polly L. Picard
AFFIANT

SWORN TO and subscribed before me, this 24th day of June, 2005.

1-23-06
MY COMMISSION EXPIRES:

Tracey Trumphour
NOTARY PUBLIC

TRACEY TRUMPHOUR
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

FOR AND IN CONSIDERATION of the sum of Ten and 00/100 Dollars ($10.00), the receipt of which is hereby acknowledged, HERMITAGE DEVELOPERS, INC., a Tennessee corporation, hereinafter called "Grantor", has this day bargained and sold, and does hereby transfer and convey unto POLLY L. PICARD, a single person, hereinafter called "Grantee", her heirs, personal representatives, successors, and assigns, certain real estate in Davidson County, Tennessee, as follows:

LAND in Davidson County, Tennessee, being Unit No. 136 on the Plan of Noel Cove Townhomes, of record as Instrument No. 20030924-0141428, Register's Office for Davidson County, Tennessee, reference to said instrument is hereby made for a more complete description thereof.

BEING part of the same property conveyed to HERMITAGE DEVELOPERS, INC., a Tennessee corporation, by deed of record as Instrument No. 20021231-0162617, said Register's Office.

THE above described property is conveyed under the provisions of the Master Deed, Covenants and Restrictions of Noel Cove Townhomes Homeowners Association, Inc. of record as Instrument No. 20030924-0141428, in the Register's Office for Davidson County, Tennessee.

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, her heirs, personal representatives, successors and assigns, forever; and we do covenant with the said Grantee that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that 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 Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the single, and the use of any gender shall be applicable to all genders.

THIS is improved property known as 4061 Dodson Chapel Road, Unit #136, Hermitage, TN 37076.

WITNESS my hand this 14th day of June, 2005.

HERMITAGE DEVELOPERS, INC.

BY: James D. Holland Pres.
JAMES D. HOLLAND, PRESIDENT

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared JAMES D. HOLLAND, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the President of Hermitage Developers, Inc., a Tennessee corporation, and that he as such President, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as President.

WITNESS my hand and official seal at Nashville, Tennessee, this 14th day of June, 2005.

1-23-06
MY COMMISSION EXPIRES:

Tracey Trumphour
NOTARY PUBLIC

