Elite Title Company
109 West Park Drive
Suite 350
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $168,000.00.

Affiant

Sworn to and subscribed before me, the undersigned, a Notary Public this 8th day of July, 2005.

MELISSA L. SANDERS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

Notary Public

My Commission Expires: MY COMMISSION EXPIRES JULY 19, 2008

Davidson County DEEDWARR
Recvd: 07/15/05 12:40 2 pgs
Fees:13.00 Taxes:621.60
20050715-0082392

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY

Sidwell & Barrett, P.C.
121 First Avenue South
Suite 200
Franklin, TN 37064

ADDRESS NEW OWNER(S) AS FOLLOWS:
Barbara Bandel
940 Blue Mountain Lane
Antioch, Tennessee 37013

SEND TAX BILLS TO:
NEW OWNER

MAP-PARCEL NUMBERS:
Map\Parcel: 135-14A-190

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid by the Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Frank Owens and wife, La Donna Owens** hereinafter referred to as Grantors, hereby transfers and conveys to **Barbara Bandel**, an unmarried woman hereinafter referred to as Grantees, their heirs 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 190 of Pinnacle Point Subdivision, Phase IV, as of record in Book 6900, Page 524, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Guy F. Owens, Jr. and wife, LaDonna Owens, by Warranty Deed from J.R. Sanford and wife, Tina W. Sanford, of record in Book 9530, Page 192, Register's Office for Davidson County, Tennessee, dated, September 26, 1994.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

1. Taxes for the year 2005, and subsequent years, a lien not yet due and payable.

2. The Plan of record in Plat Book 6900, Page 524, Register's Office for Davidson County, Tennessee.

3. Any and all visible easements lying on or across the property.

4. Rights or claims of parties in possession not shown by the public records.

5. Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.

County and/or City taxes for the year 2005, a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the GRANTORS paying their prorata share thereof to GRANTEES who will be responsible for payment of said taxes.

This is improved property known as 940 Blue Mountain Lane, Antioch, Tennessee 37013.

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 I do covenant with the said **GRANTEES** that I am 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 I do further covenant and bind myself, my 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 my hand this 8th day of July, 2005.

Frank Owens

La Donna Owens

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Frank Owens and wife, La Donna Owens, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged they executed the forgoing instrument for the purposes therein contained.

Witness my hand and official seal this 8th day of July, 2005.

Notary Public

My Commission Expires: 11/2/05

K. THOMAS SIDWELL
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

12923-NW