This instrument prepared by and return to:

FEARNLEY & CALIFF, PLLC
211 DONELSON PIKE, STE. 113
NASHVILLE, TN 37214

WARRANTY DEED

THIS INDENTURE made and entered into this 15th day of July, 2005, by and between VIRGINIA A. FARMER, an unmarried woman, party of the first part, and ERICK MURRAY and wife, CHRISTINA MURRAY, party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being Unit No. 27A of HERMITAGE VILLA CONDOMINIUMS as shown by the Master Deed and Bylaws of Hermitage Villa Condominiums of record in Book 6623, Page 595, Register's Office of Davidson County, Tennessee, to which reference is hereby made for a more complete description of said unit, together with an undivided interest in the common elements of Hermitage Villa Condominiums appurtenant to said unit as defined in the said Master Deed and Bylaws for Hermitage Villa Condominiums.

Being the same property conveyed to VIRGINIA A. FARMER, herein by Warranty Deed filed for record in Book 6708, Page 972, in the Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: year 2005 Davidson County real property taxes, being a lien not yet due and payable, Terms, provisions, covenants, conditions, easements and rights established by and contained in the Master Deed and Bylaws for Hermitage Villa Condominiums, of record in Book 6623, Page 595, in said Register's Office, and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written.

Virginia A. Farmer

VIRGINIA A. FARMER

Davidson County DEEDWARR
Recvd: 07/21/05 15:38 2 pgs
Fees:13.00 Taxes:185.00

20050721-0085280

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned Notary Public of the State and County aforesaid, personally appeared VIRGINIA A. FARMER, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 15th day of July, 2005.

NOTARY PUBLIC

My Commission Expires: 5/16/06

J. ANDREW WILEY STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY, TENN.

Property Owner & Address : Erick and Christina Murray
109 Holiday Dr
Madison, TN 37115

Tax Parcel No.: 075-06-0 A 053.00 CO

Property Address: 380 Monaco Drive
Hermitage, TN 37076

MAIL TAX BILLS TO: Erick & Christina Murray
109 Holiday Dr
Madison, TN 37115

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $50,000.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 15th day of July, 2005.

NOTARY PUBLIC

My Commission Expires: 5/16/06

J. ANDREW WILEY STATE OF TENNESSEE NOTARY PUBLIC SHELBY COUNTY, TENN.