BOX 15

THIS INSTRUMENT WAS PREPARED BY:
J. Blake Freeman, Attorney
323 Emery Drive
Nashville, TN 37214-3113

Davidson County DEEDWARR
Recvd: 07/25/05 15:30 2 pgs
Fees:13.00 Taxes:891.70
20050725-0086315

WARRANTY DEED

Address New Owner(s)	**Send Tax Bills to:**	**Map-Parcel:**
Mr. & Mrs. Richard J. Williams	Countrywide Home Loans	Map: 172-15
4024 Bryce Road	3011 Armory Dr. Suite 120	Group: A
Nashville, TN 37211	Nashville, TN 37204	Parcel: 276

FOR AND IN 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, **John Michael Garrett and wife, Catherine Diana Garrett**, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto **Richard J. Williams ***, hereinafter called the Grantees, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

*and wife, Marlaine L. Collins

LAND in Davidson County, Tennessee, being Lot No. 283 on the Plan of Holt Woods, Section Thirteen, of record in Book 9700, pages 598 and 599, Register's Office for said County, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to John Michael Garrett and Catherine Diana Cook, as tenants in common with right of survivorship, by deed from Yazdian Construction, Inc., filed in Book 11585, page 982, said Register's Office. Title now vested in John Michael Garrett and Catherine Diana Garrett by quitclaim deed filed at Instrument No. 20030303-0027217, said Register's Office.

This is improved property known as: 4024 Bryce Road, Nashville, TN 37211

THIS conveyance is made subject to Declaration of covenants, conditions and restrictions filed in Book 9570, page 22 and Book 10800, page 575; By-Laws filed in Book 9570, page 13; Easement in Book 10316, page 585; Charter in Book 9570, page 5; all matters shown on the plan of PUD Boundary Addition in Plat Book 7900, page 668; Storm Water Detention Agreement in Book 10584, page 124; all matters as shown on the recorded plat and all applicable local government planning, building and zoning regulations.

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 whosoever.

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 hands this 21st day of July, 2005.

John Michael Garrett

Catherine Diana Garrett

STATE OF KENTUCKY
COUNTY OF Fayette

On this 21st day of July, 2005, before me personally appeared John Michael Garrett and Catherine Diana Garrett, to me known (or proved to me on the basis of satisfactory evidence) to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

Witness my hand and official seal.

Notary Public

My Commission Expires:
June 1, 2009

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STATE OF TENNESSEE DAVIDSON COUNTY ss:

The actual consideration or value, whichever is greater, for this transfer is $241,000.00.

Affiant

Sworn to and subscribed before me
this 22nd day of July, 2005.

Notary Public
My Commission Expires: 1/21/09