Prepared by:
Amy Cross Nance
Attorney at Law
1600 Westgate Circle Suite 125
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $245,000.00

David F Gutzman
Affiant

Subscribed and sworn to before me, this 25th day of August 2005

Notary Public
My commission expires: 4/2/10

Amy Cross Nance
State of Tennessee Notary Public
Williamson County

Davidson County DEEDWARR
Recvd: 08/30/05 08:08 2 pgs
Fees:13.00 Taxes:906.50
20050830-0103506

Address of New Owner:	Send Tax Bills to:	Tax Information
David F. Gutzman	Countrywide Home Loans	180-03-0-A/157.00
409 Holt Creek Court	801 Crescent Centre Dr., Ste. 510	
Nashville TN 37211-0000	Franklin, TN 37067	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Walter C. Kissinger and wife, Patricia A. Kissinger, hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to David F. Gutzman, an unmarried person, hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 28 on the Plan of Stone Creek Park Section 2A of record in Plat Book 9700 Page 669 Register's Office for Williamson County, Tennessee to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Walter C. Kissinger and wife, Patricia A. Kissinger, by deed from Zaring Homes, Inc. of record in Instrument No. 20000303-0021287 Register's Office for Davidson County, Tennessee dated February 28, 2000.

This conveyance is made subject to the following: 1) 2005 taxes, a lien which are not yet due and payable. 2) All matters appearing on plan of Stone Creek Park Section 2A of record in Plat Book 9700 Page 669 Register's Office for Davidson County, Tennessee 3) Covenants, conditions, restrictions reservations, easements liens for assessments, options powers of attorney, and limitations on title set forth in restrictions recorded in Book 10324 page 365 and amended in Book 10953 Page 804 and Instrument No. 200107190076875 and Instrument No. 2002072200887705 and in any allied instruments(s) referred to in said restrictions. 4) Charter of Stone Creek Homeowner's Association of record in Book 10324 Page 358

This property is improved property known as 409 Holt Creek Court, Nashville, Tennessee 37211-0000

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(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 25 day of August, 2005.

Walter C. Kissinger

Patricia A. Kissinger

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 Walter C. Kissinger and Patricia A. Kissinger, 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 Brentwood, Tennessee, this 25th day of August, 2005.

Notary Public

My Commission expires: 4/2/08

FILE NO: WG1154

Amy Cross Nance
State of Tennessee Notary Public
Williamson County