WARRANTY DEED

JUSTIN TATUM
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TN
My Commission Expires July 19 2008

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 147,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th day of August, 2005

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Michael A. Banniza	First Horizon Home Loan Corporation	Map 150
1121 Burlingame Ct.	4000 Horizon Way	Group 8
Antioch, TN 37013	Irving, TX 75063	Parcel 148

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

Kathy Jarzan and husband, Ronald Jarzan

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto
Michael A. Banniza
hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

BEING Lot No. 434, on the Plan of Somerset, Phase 1, of record in Plat Book 6900, Page 690 & 691, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Kathy Jarzan and husband, Ronald Jarzan by deed from Michael K. O'Connor and wife, Patricia A. O'Connor, of record in Book 11375, Page 127 and re-recorded in Instrument 20010419-0038774, dated March 8, 1999, Register's Office for said County.

This conveyance is subject to all terms and provisions of the Restrictions and By-Laws of record in Book 7619, Page 647; Book 7657, Page 583; Book 7657, Page 923; Book 8708, Page 630; Book 7402, Page 980; Book 7404, Page 295; Book 7619, Page 679; Book 9509, Page 363; and Book 9647 Page 472, said Register's Office.

This conveyance is made subject to: (1) 2005 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 6900, Pages 690 & 691, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 1121 Burlingame Ct., Antioch, TN 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 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 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 our hands this 30th day of August, 2005.

Kathy Jarzan

Ronald Jarzan

Davidson County DEEDWARR
Recvd: 09/02/05 10:06 2 pgs
Fees:13.00 Taxes:545.75

20050902-0105523

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Kathy Jarzan and Ronald Jarzan, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 30th day of August, 2005.

My Commission Expires: 1/24/09

Notary Public

PATRICIA NICHOLLS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.