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

Davidson County DEEDWARR
Recvd: 11/17/05 12:15 2 pgs
Fees:13.00 Taxes:451.03
20051117-0139023

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $121,900.00

John M Garland
Affiant

Subscribed and sworn to before me, this 28th day of October 2005.

Amy Cross Nance
Notary Public
My commission expires: 4/2/07

Amy Cross Nance
State of Tennessee Notary Public
Williamson County

Address of New Owner:	Send Tax Bills to:	Tax Information
John M. Garland	Countrywide Home Loans	097-08-0-A/18.00
112 Lake Chateau Drive	801 Cresent Center Drive Ste. 520	
Hermitage TN 37076-00000	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 William L. Berkley and wife, Cynthia S. Berkley, and JC Devine hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to John M. Garland and wife, Mary P. Garland, 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 Unit C-6 together with carport designated No. 18 in the plan of Lake Chateau Condominiums of record in Book 6250 page 607 as amended in Book 7025 page 380 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Cynthia S. Berkley and Willam L. Berkley and J.C. Devine by deed from Jerry W. Gilbreath and wife Jennifer Jeannine Gilbreath of record in Instrument No. 20040505-0051263 Register's Office for Davidson County, Tennessee dated May 5, 2004.

This conveyance is made subject to the following: 1) 2006 taxes, a lien which are not yet due and payable. 2) All matters appearing on plan of Lake Chateau Section 1 of record in Book 6250 Page 607, Register's Office for Davidson County, Tennessee 3) Covenants, conditions, restrictions, reservation, easements liens for assessments options power of attorney and limitations on title created by the Tennessee "Horizontal Property Act" TCA and as set forth in the Master Deed recorded in Book 6639 page 468 and amended in Book 7025 page 380 Register's Office for Davidson County, Tennessee the premises herein is a condominium apartment established pursuant to the provisions of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; also subject to easements, rights, and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including without limitations all conditions covenants, restrictions, reservations, options, burdens, assessments, and other undertakings contained in the master "Deed " establishing a horizontal property regime of Lake Chateau Homeowners and recorded in Book 6639 page 468 and amended in Book 7025 page 380 Register's Office for said county. 4) Bylaws for Lake Chateau Homeowners Phase I, II, III of record in Book 6639 Page 548 5) Charter of Lake Chateau Homeowners Phase I, II, III of record in Book 6870 Page 491

This property is improved property known as 112 Lake Chateau Drive, Hermitage, Tennessee 37076-0000

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 28th day of October, 2005.

William L. Berkley by Linda Gilliam
William L. Berkley
By: Linda J. Gilliam, Attorney In Fact

Cynthia S. Berkley by Linda Gilliam
Cynthia S. Berkley
By: Linda J. Gilliam, Attorney In Fact

J.C. Devine by Linda Gilliam
JC Devine
By: Linda J. Gilliam, Attorney In Fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this 28th day of October, 2005, before me personally appeared Linda J. Gilliam to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of William L. Berkley, Cynthia S. Berkley, and JC Devine acknowledged that such person executed the same as the free act and deed of William L. Berkley, Cynthia S. Berkley, and JC Devine.

Notary Public

My Commission expires 4/2/10

FILE NO: WG1222

Amy Cross Nance
State of Tennessee Notary Public
Williamson County