Record & Return to:

SMITH • SHOLAR • ASSOCIATES • PLLC •
846 Conference Drive, Suite 4
Goodlettsville, TN 37072

This Instrument Prepared By:
Thomas I. Bottorff
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

ADDRESS NEW OWNER:
Phil Dier
1923 Pinehurst Drive
Nashville, Tennessee 37216

SEND TAX BILL TO:
Owner

MORTGAGEE:
Regions Bank d/b/a Regions Mortgage
5204 Maryland Way
Brentwood, TN 37027

MAP 72-12
GROUP
PARCEL 190

Davidson County DEEDWARR
Recvd: 11/23/05 12:55 2 pgs
Fees:13.00 Taxes:495.80
20051123-0141886

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Frank T. Causer, unmarried,** hereinafter called the "GRANTOR", has bargained and sold, and by these presents, does hereby transfer and convey unto **Phil Dier, an unmarried man**, hereinafter called the "GRANTEE", his heirs and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 319 on the Plan of Section Three, Burchwood Gardens, of record in Plat Book 2900, page 116, Register's Office, Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.

Being the same property conveyed to Frank T. Causer by deed from The Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, 2001-2 of record in Instrument no. 20050825-0101572, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2005 and subsequent years.

This is **improved** property known as **1923 Pinehurst Drive, Nashville, Tennessee 37216.**

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, his heirs and assigns , forever, and, GRANTOR does covenants with the said GRANTEE that he is 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; and, GRANTOR, does further covenant and bind himself, his heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEE, and his 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 the 18th day of November, 2005.

Frank T. Causer

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Frank T. Causer**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 18th day of November, 2005.

Thomas I. Bottorff
NOTARY PUBLIC

My Commission Expires: 1/29/2006

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $134,000.00.

AFFIANT

Subscribed and sworn to before me on this 18th day of November, 2005.

DANA P. MASON
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY

Dana P. Mason
NOTARY PUBLIC

My Commission Expires: 3-11-09