This instrument prepared by and return to: FEARNLEY & CALIFF, PLLC
565 Marriott Drive, #850
Nashville, TN 37214

Davidson County DEEDWARR
Recvd: 12/14/05 15:37 2 pgs
Fees:13.00 Taxes:516.15
20051214-0150366

WARRANTY DEED

THIS INDENTURE made and entered into this 22nd day of November, 2005, by and between MARTY L. PENIX, party of the first part, and SHEILA K. MORRIS, unmarried, party of the second part.

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

Being Lot Number 64 on the Plan of Final Plat, Hickory Woods, Section B, of record in Plat Book 6900, Page 512, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

* SEE DERIVATION CLAUSE BELOW

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby convenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: year 2005 County real property taxes, being a lien not yet due and payable, Subdivision Restrictions, Building Lines and Easements of record in said Register's Office., and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

DERIVATION CLAUSE

Being the same property conveyed to Marty L. Penix by Substitute Trustee's Deed from Priority Trustee Services of Tn, L.L.C., as Substitute Trustee of record in Instrument No. 20050207-0013916, Register's Office for Davidson County,Tennessee, dated 1/20/2005.

WITNESS the signature of the party of the first part the day and year first above written.

Marty L. Penix

MARTY L. PENIX

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned Notary Public of the State and County aforesaid, personally appeared MARTY L. PENIX, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he/she/they executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 22nd day of November, 2005.

NOTARY PUBLIC

ANDREW WILEY
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY, TENN.

My Commission Expires: 5/16/04

Property Owner & Address : SHEILA K. MORRIS &
5108 HICKORY GROVE DR
ANTIOCH, TN 37013

Tax Parcel No.: 176-05-0 102.00

Property Address: 5108 Hickory Grove Drive
Antioch, TN 37013

MAIL TAX BILLS TO:
CTX MORTGAGE COMPANY, LLC
P.O. BOX 199113, FINAL DOCS
DALLAS, TX 75219

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $139,500.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

Mary J Bruce

AFFIANT

SUBSCRIBED AND SWORN TO before me this 22nd day of November, 2005.

NOTARY PUBLIC

DENISE E. COLE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN

My Commission Exp. Jan. 26, 2008

My Commission Expires:_____