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 $122,500.00

Jennifer C. Devine
Affiant

Subscribed and sworn to before me, this 29th day of December 2005.

Nancy E. Swystun
Notary Public
My commission expires: 1/27/07

NANCY E. SWYSTUN
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 27, 2007

Davidson County DEEDWARR
Recvd: 12/29/05 09:22 2 pgs
Fees:13.00 Taxes:453.25
20051229-0155916

Address of New Owner:	Send Tax Bills to:	Tax Information
Jennifer C. Devine 107 Lake Chateau Drive #B-4 Hermitage TN 37076	Bank of America 900 W. Trade Street Charlotte, NC 28255	097-08-0-A 010.00CO

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 Daniel G. Banken, an unmarried person, hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Jennifer C. Devine, an unmarried person, and William L. Berkley and wife, Cynthia S. Berkley, as joint tenants with right of survivorship, 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:

LAND in Davidson County, Tennessee, being Lot No. B-4, on the Plan of Lake Chateau Condominiums, as shown on plat of record in Plat Book 6250, page 607-610 as corrected and amended in Book 7025, Page 380 and Book 7367, Page 272, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Daniel G. Banken by Deed of record in Book 11186, Page 811 recorded 11/04/1998, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) Real Estate taxes for the year 2006 and subsequent years. Tax Parcel No. 097-08-0-A 010.00CO 2) All matters shown on Plat recorded in Book 6250, page 607-610 and amended in Book 7025, Page 380 and Book 7367, Page 272. 3) Easement (s) to South Central Bell Telephone, as set forth in instrument recorded in Book 6651, page 23. 4) The premises herein is a condominium apartment established pursuant to the provisions of the Tennessee "Horizontal Property Act" as the same is set out in Section 66-27-101 et seq. 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, and recorded in Book 6639, page 408 as amended in Book 6691, Page 308; Book 6691, Page 314; Book 7367, Page 272; Book 7825, Page 380; Book 10322, Page 682; Book 10753, Page 271; Book 10753, Page 275 and Book 11012, Page 495, Register's Office for Davidson County, Tennessee. 5) By-Laws of Lake Chateau of record in Exhibit "B" of Master Deed. 6) Charter of Lake Chateau Homeowner's Association of record in Book 6870, page 491. 7) Ingress and Egress easement

of record in Book 5071, Page 277. 8) Option for Right-0f-Way easement of record in Book 6599, Page 291.

This property is improved property known as 107 Lake Chateau Drive #B-4, Hermitage, Tennessee 37076

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 28 day of December, 2005.

Daniel G Banken

Daniel G. Banken

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 Daniel G. Banken, 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 28th day of December, 2005.

Nancy E Swystun

Notary Public

My Commission expires: 1/27/07

NANCY E. SWYSTUN
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 27, 2007

FILE NO: WG1249