40-A

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 $189,900.00

Affiant

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

Notary Public
My commission expires: 9-30-

Davidson County DEEDWARR
Recvd: 12/29/05 15:24 2 pgs
Fees:13.00 Taxes:702.63
20051229-0156387

Address of New Owner:	Send Tax Bills to:	Tax Information
Deborah G. Crowder 2521 Pennington Bend Rd # 109 Nashville TN 37211	SunTrust Mortgage, Inc. P.O. Box 305110 Nashville, TN 37230-5110	052-14-0-A005.00

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 Richard Puncochar, d/b/a Pennington Partners, hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Deborah G. Crowder and husband, Robert L. Crowder, 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 Unit No. 5, together with the appurtenant interest in the common elements of the Pennington Villas Townhomes, a horizontal property regime established by Master Deed of record in Instrument No. 20040811-0097169, Register's Office for Davidson County, Tennessee, said unit being depicted on the Condominium Site Plan attached as Exhibit A-2 to the aforementioned Master Deed.

Being part of the property conveyed to Richard Puncochar, doing business as Pennington Partners, by deed from Kathry B. Baker, widow, of record in Instrument No. 20030924-0141509, recorded 9/24/03 and re-recorded in Instrument No. 20040426-0047384, recorded 4/26/04, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) Taxes for the year 2006, a lien, which are not yet due and payable. Tax Parcel No. 052-14-0-A005.00 2) All matters shown on Plat recorded in Instrument No. 20040812-0097543. 3) 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 Pennington Villas , and recorded in Instrument No. 20040811-0097169, Register's Office for Davidson County, Tennessee. 4) Charter of Pennington Villas Homeowner's Association of record in Instrument No. 20040811-0097168. 5) Easement (s) to Metropolitan Government of Nashville and Davidson County, Tennessee, as set forth in instrument recorded in Instrument No. 20030929-0143278. 6) Power of Attorney of record in Instrument No. 20050818-0098607.

This property is improved property known as 2521 Pennington Bend Rd # 109, Nashville, Tennessee 37211

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 December, 2005.

Richard Puncochar, d/b/a Pennington Partners

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 Richard Puncochar, d/b/a Pennington Partners, 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.

Notary Public

My Commission expires: 4/21/07

Amy Cross Nance
State of Tennessee Notary Public
Williamson County

FILE NO: WG1243