THIS INSTRUMENT PREPARED BY: **Mudter Morgan & Patterson** **Attorneys-at-Law** **2000 Richard Jones Road** **Suite 110** **Nashville, Tennessee 37215** **Record & Return To:** **First Title & Escrow Co., Inc.** **FTEC File No. 24966-12-2005**	STATE OF TENNESSEE, COUNTY OF DAVIDSON: The actual consideration or value, whichever is greater, for this transfer is: $110,000.00. Karan A. Howard Affiant Subscribed and sworn to before me this 5th day of January, 2006. Notary Public My Commission Expires: MICHAEL MORGAN STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY NOTARY PUBLIC AT LARGE J. Michael Morgan My Commission Expires July 25, 2009 STATE OF TENNESSEE

WARRANTY DEED

Address New Owner: Karan A. Howard 1436 Rice Hill Circle Antioch, TN 37013	**Send Tax Bills To:** New Owners	**Tax Information:** Map No.149.11-0-A Parcel No. 77.00 CO

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Joann Flora**, unmarried ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **Karan Howard, married** ("Grantee"), her successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 1436 Rice Hill Circle, Antioch, TN 37013

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantee, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on the 5th day of January, 2005.

Joann Flora

STATE OF TENNESSEE, COUNTY OF DAVIDSON SS.:

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, **Joann Flora**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 5th day of January, 2005.

Notary Public

My Commission Expires:

Davidson County DEEDWARR
Recvd: 01/10/06 14:50 2 pgs
Fees:13.00 Taxes:407.00

20060110-0003815

MICHAEL MORGAN STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

NOTARY PUBLIC AT LARGE J. Michael Morgan My Commission Expires July 25, 2009 STATE OF TENNESSEE

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 77 on the Plan of Phase 3 Rice Hill, as of record in Plat Book 6900, page 292, Register's Office for Davidson County, Tennessee to which plan reference is made for a more complete description.

Being the same property conveyed to Joann Flora, a single woman by Deed dated, May 28, 1998 from Michelle L Miller, a single woman of record in Book 10966, page 566, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

1. 2006 taxes which have been prorated and assumed by the Grantee.
2. Declaration of Covenants, Conditions By-Laws and Restrictions for Rice Hill Homeowners Association, of record in Book 6812, page 48, Register's Office for Davidson County, Tennessee, (omitting therefrom any covenants, conditions or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenants, conditions or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons).
3. Charter of Incorporation of Rice Hill Homeowners Association, Inc. of record in Book 6824, page 986, and in Book 8348, page 517, Register's Office for Davidson County, Tennessee.
4. All matters appearing on the Plan of record as Book 6900, page 292, Register's Office for Davidson County, Tennessee.
5. All matters appearing on the Plan of record as Book 6250, page 857, Register's Office for Davidson County, Tennessee.