RETURN TO: SATURN & MAZER TITLE SERVICES, INC.
212 THIRD AVENUE NORTH, NASHVILLE, TN 37201
FILE BOX " 7 " SP44408

Davidson County DEEDWARR
Recvd: 02/01/06 13:09 2 pg
Fees:13.00 Taxes:738.15

20060201-0012530

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE,
WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$199,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
27 DAY OF January, 2006.

NOTARY PUBLIC:
MY COMMISSION EXPIRES: 3/25/06
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
STATE TITLE, INC., 4334 Lebanon Road, Hermitage, TN 37076

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kevin L. & Elisha A. Sanders 4508 Raccoon Trail Hermitage, TN 37076	Home Loan Center, Inc. 163 Technology Drive Irvine, CA 92618	Map 87-02 Parcel 79

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we,

Dennis F. Howerton and wife, Drenda K. Howerton

Hereinafter called the grantors, have bargained and sold and by these presents do transfer and convey unto

Kevin L. Sanders and wife, Elisha A. Sanders

Hereinafter called the grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, state of Tennessee, described as follows: To wit:

A CERTAIN PARCEL OR TRACT OF LAND LOCATED IN DAVIDSON COUNTY, TENNESSEE, SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEING LOT NO 106, ON THE PLAN OF NEW HOPE MEADOWS, PHASE II (2), AS OF RECORD IN BOOK NO. 6900, PAGE NO. 724, REGISTER'S OFFICE FOR DAVIDSON COUNTY, REFERENCE TO WHICH IS HERE MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION THEREOF.

BEING THE SAME PROPERTY CONVEYED TO DENNIS F. HOWERTON AND WIFE, DRENDA K. HOWERTON BY DEED FROM JAMES R. DAVIDSON AND WIFE, BONNIE E. DAVIDSON, DATED AUGUST 31, 1995, AND OF RECORD IN BOOK 9780, PAGE 398, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This conveyance is made subject to the following:

1) 2006 taxes and subsequent years.
2) Property is subject to all matters affecting said premises as contained in Plat Book 6900, Page 724, Register's Office for Davidson County, Tennessee.
3) Property is subject to Restrictive Covenants contained in Book 7557, Page 377, amended in Book 7567, Page 103, supplement in Book 7934, Page 796, and restated in Instrument Number 20030106-0001977, Register's Office for Davidson County, Tennessee.
4) Property is subject to New Hope Meadows-Phase Two, a Planned Unit Development, Charter of Record in Book 7525, Page 935, Register's Office for Davidson County, Tennessee, and the By-Laws appended thereto in Book 7567, Page 106, including liens for assessments as provided therein, easements and restrictions as contained therein, of record in Book 7557, Page 377, amended in Book 7567, Page 103, supplement in Book 7934, Page 796, and restated in Instrument Number 20030106-0001977, said Register's Office.
5) Any and all restrictions, conditions, and easements of record.

This is improved property known as: 4508 Raccoon Trail, Hermitage, TN 37076
(House Number) (Street) (P.O. Address) (City or Town) (Postal zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns, forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, 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 our hand(s) this 27 day of January, 2006.

Dennis F. Howerton

Drenda K. Howerton

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, Dennis F. Howerton and wife, Drenda K. Howerton, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 27 day of January, 2006.

Amy Beth Elmore
NOTARY PUBLIC

My Commission Expires:

AMY BETH ELMORE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN

My Commission Expires MAR. 22, 2008

PLEASE RETURN TO:
STATE TITLE, INC.
4334 Lebanon Road
Hermitage, TN 37076