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 $196,350.00

Robert L. Ball
Affiant

Subscribed and sworn to before me, this 22nd day of February, 2006.

Amy Cross Nance
Notary Public
My commission expires: 4/2.07

State of Tennessee Notary Public Amy Cross Nance Williamson County

Davidson County DEEDWARR
Recvd: 02/23/06 07:52 2 pgs
Fees:13.00 Taxes:726.50
20060223-0020981

Address of New Owner:	Send Tax Bills to:	Tax Information
Robert L. Ball	Countrywide Home Loan	052-140A/007.00 CO
2521 Pennington Bend Rd. #113	801 Crescent Centre Drive, Ste 510	
Nashville TN 37214-0000	Franklin, TN 37067	

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 Robert L. Ball and wife, Sandra Jo Ball, 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. 7, on the Plan of Pennington Villas Townhomes, as shown on plat of record in Instrument No. 20040812-0097543, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description and established by Master Deed in Instrument No. 20040811-0097169.

Being part of the property conveyed to Richard Puncochar, doing business as Pennington Partners, in Instrument No. 20030924-0141509, recorded 9/24/03 and re-recorded in Instrument NO. 2004-0426-0047384, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) 2006 taxes a lien which are not yet due and payable. 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.

This property is improved property known as 2521 Pennington Bend Rd. #113, Nashville, Tennessee 37214-0000

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 22 day of February, 2006.

Richard Puncochar By Amy Cross Nance Attorney In Fact

Richard Puncochar d/b/a Pennington Partners
By: Amy Cross Nance, Attorney In Fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this 22nd day of February, 2006, before me personally appeared Amy Cross Nance to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Richard Puncochar d/b/a Pennington Partners acknowledged that such person executed the same as the free act and deed of Richard Puncochar d/b/a Pennington Partners.

Carolyn A James
Notary Public

My Commission expires 11/22/08

CAROLYN A. JAMES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

FILE NO: WG1305