WARRANTY DEED

Davidson County DEEDWARR
Recvd: 05/02/06 11:32 2 pgs
Fees:12.00 Taxes:0.00
20060502-0050320

STATE OF TENNESSEE

COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 10.00

Wayne W Kovalaski
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF April, 2006.

Crystal C Van Meter
NOTARY PUBLIC

MY COMMISSION EXPIRES: 9.20.08
(AFFIX SEAL)

CRYSTAL C. VAN METER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY
MY COMMISSION EXPIRES September 20, 2008

THIS INSTRUMENT PREPARED BY

T. H. Mattingly, 5543 Edmondson Pike, #180, Nashville, Tennessee 37211

ADDRESS NEW OWNER(S) AS FOLLOW:	SEND TAX BILL TO:	MAP-PARCEL NUMBERS
T. H. Mattingly, as Trustee	Washington Mutual Bank C/0 First American RE Tax Service	163-11-0-E-38
(NAME)	(NAME)	
5543 Edmondson Pike, #180	P. O. Box 569793	
(ADDRESS)	(ADDRESS)	
Nashville, Tennessee 37211	Dallas TX 75356-9793	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

THIS WARRANTY DEED is made this **24th** day of **April, 2006**, by and between **Wayne W. Kovalaski and wife, Cheryle A. Kovalaski**, (hereinafter referred to as "Grantor"), and **Locks Benefits Trust**, a Land Trust (an executory revocable trust): **T. H. Mattingly, as Trustee** (hereinafter referred to as "Grantee"), shall have full Trustee powers and authority as described in the attached addendum.

WITNESSETH:

The Grantor, for and in consideration of the sum of **Ten Dollars ($ 10.00)** and other valuable consideration, receipt of which is hereby acknowledged, hereby grants, bargains, sells, remises, releases, transfers and conveys to the Grantee, all that certain land situate in Davidson County, State of Tennessee, to wit:

Attached hereto as Exhibit "A" and made a part hereof by reference.

TOGETHER with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, to have and to hold in fee simple forever.

The Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; has good, right and lawful authority to sell and convey said land, hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever, and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2006, conditions, restrictions, easements, limitations and zoning ordinances of record, if any, and the following described mortgages, which Grantee herein takes subject to and agrees to pay:

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Cindy Nelson
Witness

Rachel Hess
Witness

Wayne W Kovalaski (SEAL)
Grantor: Wayne W. Kovalaski

Cheryle Kovalaski (SEAL)
Grantor: Cheryle A. Kovalaski

Sworn to and subscribed before me of even date.

Crystal C Van Meter
Notary Public

CRYSTAL C. VAN METER STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY
MY COMMISSION EXPIRES. September 20, 2008

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EXHIBIT "A" TO THE WARRANTY DEED

This Exhibit is part the Warranty Deed dated the 24th day of April, 2006, by and between Wayne W. Kovalaski and wife, Cheryle A. Kovalaski and Locks Benefits Trust, T. H. Mattingly, as Trustee.

LEGAL DESCRIPTION OF PROPERTY

Being all of Unit #11, Oak Grove Townhomes, according to survey and plat appearing of record in Instrument Number 20021126-0146722, Register's Office for Davidson County, to which reference is made for a more complete description.

Being the same property conveyed to Wayne W. Kovalaski and wife, Cheryle A. Kovalaski by deed from Signature Development, Inc., of record in Instrument Number 20050118-000 6186, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all matters as shown on subdivision Plan of record in Instrument No. 20021126-0146722; to Master Deed of record in Instrument Number 20020930-00118631 and in Instrument Number 20040511-0053733; to By-Laws of record in Instrument Number 20020930-00118631; to an easement of record in Book 3843, page 727; to a Stormwater Detention Agreement of record in Instrument Number 20021015-0126623; all of the Register's Office of Davidson County, Tennessee; and to the zoning and subdivision regulations of the appropriate governmental body.

This is improved property known as 2940 Baby Ruth Lane, #11, Antioch Tennessee 37013