THIS DOCUMENT PREPARED BY (AND AFTER RECORDING RETURN TO):
First National Financial Title Services, Inc.
25 Century Blvd., Suite 203
Nashville, TN 37214
Phone 615.883.0040 • Fax: 615.883.0827
File No. N14673

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Davidson County DEEDWARR
Recvd: 06/01/06 10:29 2 pg:
Fees:13.00 Taxes:390.35

20060601-0064336

Property Address:
4905 Peppertree Drive, Antioch, TN 37013

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT:

FOR VALUABLE CONSIDERATION OF TEN DOLLARS ($10.00), and other good and valuable consideration, cash in hand paid, the receipt and sufficiency of which is hereby acknowledged, **City Capital Markets**, hereinafter referred to as Grantor, has this day bargained and sold, and by these presents does hereby transfer and convey unto **Millicent Offei-Nkansah,,** hereinafter Grantee, the following lands and property, together with all improvements located thereon, lying in the Davidson County, Tennessee, to-wit:

Being Lot No. 88, Section 13, on the Plan of Peppertree Forest, as shown by plat of record in Plat Book 8250, Page 119, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Map & Parcel # 165-14-0-095.00

THIS IS IMPROVED PROPERTY KNOWN AS: ***4905 Peppertree Drive, Antioch, TN 37013***

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, estate, title and interest thereto belonging to the said grantee, his/her heirs and assigns, forever; and I do covenant with the said grantee that I 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 myself, my heirs and representatives, to warrant and forever defend the title to the said land to the said grantee, his/her heirs and assigns, against the lawful claims of all persons whomsoever, *but this Warranty Deed is limited to the time in which said real estate was lawfully seized and possessed by grantors herein and does not extend to any previous time thereto.* 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.

SUBJECT to all easements, rights-of-way, protective covenants and mineral reservations of record, if any.

AND BEING THE SAME premises conveyed to City Capital Markets by virtue of a Trustee's Deed from James E. Lowe and Victoria L. Lowe, dated May 4, 2006, and recorded 06-01-06, in the Register's Office for Davidson County, Tennessee, in Instrument No. 20060601-0064335

TO HAVE AND TO HOLD same unto Grantee, and unto Grantee's heirs and assigns forever, with all appurtenances thereunto belonging.

GRANTOR does for Grantor and Grantor's heirs, personal representatives, executors and assigns forever hereby covenants with Grantee that Grantor is lawfully seized in fee simple of said premises; that the premises are free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; and to forever warrant and defend the title to the said lands against all claims whatever.

Taxes for tax year 2006 shall be [X] prorated between Grantor and Grantee as of the date selected by Grantor and Grantee, or [ ] paid by Grantee, or [ ] paid by Grantor.

The property herein conveyed [X] not a part of the homestead of Grantor and is not Grantor's marital residence, or [ ] is part of the homestead of Grantor and if Grantor is married, the conveyance is joined by both Husband and Wife.

WITNESS Grantor's hand this 15th day of May, 2006.

City Capital Markets {Seal}
CITY CAPITAL MARKETS

By: Christopher T. Childers

State of West Virginia
County of Kanawha

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named Christopher T. Childers, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Collections Supervisor for City Capital Markets, and that he is authorized by City Capital Markets to execute this instrument on its behalf by himself as such Collections Supervisor.

OFFICIAL SEAL
NOTARY PUBLIC
STATE OF WEST VIRGINIA
ANGELA LYNN COFFMAN
CITY NATIONAL BANK OF WEST VIRGINIA
P. O. BOX 7220
CROSS LANES, WV 25356
My commission expires November 16, 2008

Angela Lynn Coffman
Notary Public

My Commission expires: 11-16-08

I hereby swear or affirm that the actual consideration for this transfer, or the value of the property, whichever is greater is $105,500.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me this the 17 of May, 2006.

Notary Public

My Commission expires: 9-17-

KEVIN STEINKE
NOTARY PUBLIC AT LARGE
DAVIDSON CO. TENN.

Name of Owner and Property Address:
Millicent Offei-Nkansah
4905 Peppertree Dr.
Antioch, TN 37013

Person Or Entity Responsible For Payment Of Taxes:
Millicent Offei-Nkansah
4905 Peppertree Dr.
Antioch, TN 37013

Tax Parcel ID#: 165-14-0-095.00

Send Tax Bills to:
Ohio Savings Bank
P.O. Box 11041
Orange, CA 92856-8141