This Instrument Prepared By:
Thomas I. Bottorff
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

Record & Return to:
Watauga Title Company
155 Franklin Road, Suite 120
Brentwood, TN 37027

ADDRESS NEW OWNER:
Reta F. Gardner
5510 Country Drive #54
Nashville, Tennessee 37211

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
Wells Fargo Bank, N.A.
548 N. Willow Avenue
Cookeville, TN 38501

Davidson County DEEDWARR
Recvd: 07/05/06 08:34 2 pgs
Fees:13.00 Taxes:344.10
20060705-0079683

MAP	**162-9**
GROUP	**A**
PARCEL	**54**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Michael Jay Sitzman and wife, Constance G. Sitzman,** hereinafter called the "GRANTORS", have bargained and sold, and by these presents, do hereby transfer and convey unto **Reta F. Gardner, unmarried**, hereinafter called the "GRANTEE", her heirs and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, described as follows, to-wit:

Being a certain condominium in Davidson County, Tennessee, being Unit No. 54 of the Hickory Valley Condominiums, Phase 2, a horizontal property regime, created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 4659, page 32, and as clarified in Book 4937, page 439, and in Book 5001, page 394, Register's Office, Davidson County, Tennessee, including without limitation the By-Laws appended thereto, of record in Book 4659, page 39, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit, as set forth in said Master Deed. Reference is hereby made to the site plan of Hickory Valley Condominiums, of record in Book 4460, page 133, and as also shown in Book 4300, page 197, Register's Office for Davidson County, Tennessee, for a more complete identification and description of such unit.

Being the same property conveyed to Michael Jay Sitzman and wife, Constance G. Sitzman by deed from Allen Currey, unmarried of record in Book 11438, page 144, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2006 and subsequent years.

This is **improved** property known as **5510 Country Drive, #54, Nashville, Tennessee 37211.**

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, her heirs and assigns , forever, and, GRANTORS do covenant with the said GRANTEE that they 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, GRANTORS, do further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEE, and her 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 hands this the **30th** day of **June, 2006.**

Michael Jay Sitzman

Constance G. Sitzman

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Michael Jay Sitzman and wife, Constance G. Sitzman**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 30th day of June, 2006.

Robert M. Loffi
NOTARY PUBLIC

ROBERT M. LOFFI NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 7/19/2008

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $93,000.00.

Reta F. Gardner
AFFIANT

Subscribed and sworn to before me on this 30th day of June, 2006.

Robert M. Loffi
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE

My Commission Expires: 7/19/2008