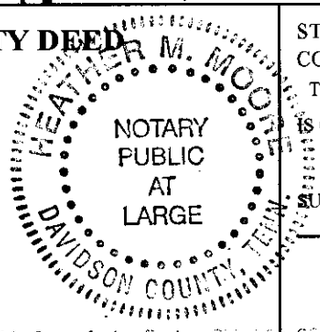
9177 28424

WARRANTY DEED



My Commission Expires [illegible]

STATE OF TENNESSEE
COUNTY OF SUMNER
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 105,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF September 2006

Heather M. Moore
Notary Public

MY COMMISSION EXPIRES: _____
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Title Escrow-Robertson County, 2784-A Highway 31W, White House, Tennessee 37188

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Verna L. Tharpe (NAME)	First MS Capital Corp. (NAME)	42-8-A-17
1728 Heritage Glen Dr. (ADDRESS)	1994 Gallatin Rd. North Ste 201 (ADDRESS)	
Madison, TN 37115 (CITY) (STATE) (ZIP)	Madison, TN 37115 (CITY) (STATE) (ZIP)	

FOR AND 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, Jeffrey Lee Howden and wife, Amy D. Howden

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Verna L. Tharpe, a single man and Sharon A. Kittrell, a single woman
Joint Tenants with Right of Survivorship

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:

BEING Lot No. 17, Heritage Glen, P.U.D., of record in Plat Book 6900, Page 981, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Jeffrey Lee Howden and Sharon L. Howden by deed from Barry D. Stagner and wife, Dealonda L. Stagnerof record in Book 10570, Page 585, Register's Office for Davidson County, Tennessee, and subsequently conveyed to Jeffrey Lee Howden and wife, Amy D. Howden by quitclaim deed of record as Instrument Number 20011109-0123285, Register's Office, Davidson County, Tennessee.

This conveyance is subject to Declaration of Covenants, Conditions, and Restrictions of record in Book 7939, page 978, amended in Book 8111, Page 86; Articles of Incorporation of record in Book 7939, Page 985; By-Laws of record in Book 7939, Page 990; and Charter of record in Book 8108, Page 508, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all matters on plan of record in Book 6900, Page 981, said Register's Office, including but not limited to Notes, Setback Lines and Easements.

unimproved ( )
This is improved (X) property, known as 1728 Heritage Glen Drive, Madison, TN 37115
(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 28th day of September, 2006

Jeffrey Lee Howden
Jeffrey Lee Howden

Amy D. Howden
Amy D. Howden

Davidson County DEEDWARR
Recvd: 10/02/06 14:49 2 pgs
Fees:13.00 Taxes:388.50
20061002-0121804

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Jeffrey Lee Howden and wife, Amy D. Howden

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at White House, Tennessee, this 28th day of September, 2006

Commission expires 5-24-08

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ _____.

My commission expires _____

Notary Public