THIS INSTRUMENT PREPARED BY:
Watkins & McNeilly, PLLC
214 Second Avenue North, Suite 300
Nashville, TN 37201

Davidson County DEEDWARR
Recvd: 12/28/06 14:37 2 pgs
Fees:12.00 Taxes:0.00
20061228-0160292

WARRANTY DEED

ADDRESS NEW OWNER AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Evelyn B. Hale 4229 Cecil Court South Nashville, TN 37207	Chase Manhattan Mortgage Corp. 6000 Atrium Way Mt. Laurel, NJ 08054	Map: 41-3 Parcel: 45 10D 50273

FOR AND IN CONSIDERATION of love and affection and no monetary consideration, I, HOWARD L. HALE, hereinafter "Grantor", pursuant to Tennessee Code Annotated § 66-1-110, by these presents do hereby transfer and convey unto my wife, EVELYN B. HALE, her heirs and assigns, that certain tract or parcel of real property located in Davidson County, Tennessee and more particularly described as follows:

> Being Lot No. 10 on the Plan of Crestmont Estates, of record in Plat Book 4675, page 28, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate description.
>
> Being the same property conveyed to Howard L. Hale and wife, Evelyn B. Hale, by Warranty Deed from Phillip G. York and wife, Linda H. York, of record in Book 10,573, page 832, Register's Office for Davidson County, Tennessee.

This improved property is known as 4229 Cecil Court South, Nashville, Tennessee 37207.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to the said Grantee, her heirs and assigns forever. Grantor covenants that he is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered except for the lien for real property taxes for the current year and subsequent years, any and all existing easements and restrictions of record and all matters shown on the plan of record, all in the Register's Office for Davidson County, Tennessee.

Grantor further covenants and binds himself, his heirs, successors and assigns, to warrant and forever defend the title to said real estate to said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

This conveyance is made for the purpose of terminating any and all interest that Grantor may have in the real estate described hereinabove, and specifically for the purpose of terminating Grantor's entireties or survivorship interest in said real estate as permitted by Tennessee Code Annotated §66-1-110.

This transfer of real property is a transfer of residential property within the exemptions from any due on sale clause as provided in 12 U.S.C.A. § 1701j-3 (d) (8). This transfer is not a violation of any such due on sale clause contained in any lien affecting the real property.

WITNESS my hand this 15 day of December, 2006.

Howard L. Hale

HOWARD L. HALE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, Stacy Dunnivant a Notary Public of the State and County aforesaid, personally appeared HOWARD L. HALE, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 15 day of December, 2006.

STACY DUNNIVANT STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires Sept. 25, 2010

Notary Public

My Commission Expires:

This conveyance is exempt from recordation tax under T.C.A. § 67-4-409(a)(3)(A) as a dissolution of a tenancy by the entireties. No oath of value is required for this deed in accordance with the provisions of T.C.A. § 67-4-409(a)(5).