Davidson County DEEDWARR
Recvd: 02/28/07 09:07 2 pgs
Fees:13.00 Taxes:681.50

20070228-0024449

State of Tennessee)
County of Davidson)

The actual consideration or value, whichever is greater, for this transfer is $184,189.00.

Affiant

Subscribed and sworn to before me, this 23rd day of February, 2007.

STATE OF TENNESSEE NOTARY PUBLIC
JOEL G. WARREN
COUNTY OF WILLIAMSON

Notary Public:

Commission Expires: 4/29/2010

WARRANTY DEED

Name and Address of New Owner:	Send Tax Bills To:	Map/Parcel Number:
Joseph S. Kowalski and Tammy J. Kowalski 405 Plantation Court Nashville, TN 37221	Churchill Mortgage 761 Old Hickory Blvd.#400 Brentwood, TN 37027	142050A07900CO

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, **Tammy E. Jarrett, an unmarried woman**, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto **Joseph S. Kowalski and wife, Tammy J. Kowalski**, hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows to-wit:

LAND in Davidson County, Tennessee, being Unit No. L-3 with the Carport designated No. L3-C on the Plan of River Plantation, Section 2, Condominium Apartments of record in Book 4460, Pages 136 & 137, Register's Office for said County, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Tammy E. Jarrett, an unmarried womand by Warranty Deed from C. Edward Sharp and wife, Tina R. Sharp, dated February 27, 2006, recorded March 2, 2006, of record in Instrument Number 20060302-0024023, Register's Office for Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record.

Taxes and assessments for the year 2007 and subsequent years.

Subject to conditions, easements, restrictions, and/or building set-back lines that appears on the plat of record in Plat Book 4460, Page 136 & 137, Register's Office for Davidson County, Tennessee.

This property is a part of a Condominium Development, subject to rights of others in and to common areas/elements, subject to lien for special assessment contained in DCCR's Master Deed.

By-Laws of record in Book 4661, Page 353, Book 4691, Page 906, Book 6436, Page 389 and Book 6354, Page 676, Register's Office for Davidson County, Tennessee.

TVA easement set forth in the instrument recorded in Book 2274, Page 574, Book 2277, Page 619 and Book 3028, Page 605, Register's Office for Davidson County, Tennessee.

2007 Davidson County taxes a lien not yet due and payable.

The above legal description is the same as that contained in the previous deed of record.

This is improved property, known as: 405 Plantation Court, Nashville, TN 37221

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. Grantors covenant with said Grantees that they are lawfully seized and possessed of said land in fee simple, possessing a good right to convey it, and that the said land is unencumbered, except for current taxes, and encumbrances of record.

GRANTORS further covenant and bind themselves, their heirs, successors, and representatives to warrant and defend the title to the said land to Grantees, their heirs, successors, and assigns against the lawful claims of all persons whatsoever.

Witness my/our hand(s) this the 23rd day of February, 2007.

Tammy E. Jarrett

Tammy E. Jarrett

State of Tennessee)
County of Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State the within named **Tammy E. Jarrett**, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this 23rd day of February, 2007.

Commission Expires: 12/09/08

Notary Public, Devon J. Sutherland

DEVON J. SUTHERLAND STATE OF TENNESSEE NOTARY PUBLIC SUMNER COUNTY, TENN.

This Instrument Prepared By:

Highland Title, LLC.
394 West Main Street, Suite B-5
Hendersonville, TN 37075