Prepared by:
Amy Cross Nance
Attorney at Law
111 Southeast Parkway Ct.
Franklin, TN 37064

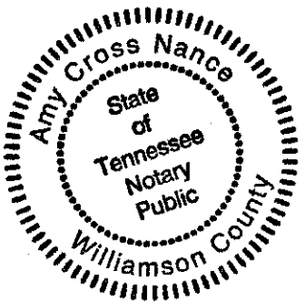
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $203,900.00

Michele A Ferris
Affiant

Subscribed and sworn to before me, this 20th day of March 2007.

Amy Cross Nance
Notary Public
My commission expires: 4/2/07



Davidson County DEEDWARR
Recvd: 03/23/07 14:51 2 pgs
Fees:13.00 Taxes:754.43
20070323-0035471

Address of New Owner:	Send Tax Bills to:	Tax Information
Michele A. Ferris	Countrywide Home Loans	052140A01900CO
2521 Pennington Bend Rd #118	801 Crescent Centre Dr., Ste 510	
Nashville TN 37214-0000	Franklin, TN 37067	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Richard Puncochar d/b/a Pennington Partners hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Michele A. Ferris, an unmarried person, hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Unit No. 19 of Pennington Villas Townhomes a horizontal property regime established by Master Deed of record In Instrument No. 200408110097169 Register's Office for Davidson County, Tennessee together with common elements.

Being part of the property conveyed to Richard Puncochar, doing business as Pennington Partners, by deed from Kathryn B. Baker, dated August 23, 2003, of record in Instrument No. 20030924-0141509 and re-recorded in Instrument No. 20040426-0047384 Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) 2007 taxes, a lien which are not yet due and payable. 2) All matters appearing on plat of record in Instrument No. 20040812-0097543 Register's Office for Davidson County, Tennessee 3) Covenants, conditions, restrictions, reservation, easements liens for assessments options power of attorney and limitations on title created by the Tennessee "Horizontal Property Act" TCA and as set forth in the Master Deed recorded in Instrument No. 200408110097169.Register's Office for Davidson County, Tennessee the premises herein is a condominium apartment established pursuant to the provisions of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; also subject to easements, rights, and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including without limitations all conditions covenants, restrictions, reservations, options, burdens, assessments, and other undertakings contained in the master "Deed " establishing a horizontal property regime of Pennington Villa Townhomes recorded in Instrument No. 20040811-0097169 Register's Office for said county. 4) Charter of Pennington Villa Townhomes Association of record in Instrument No. 20040812-0097543

This property is improved property known as 2521 Pennington Bend Rd #118,

Nashville, Tennessee 37214-0000

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(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 my hand this 20th day of March, 2007.

Richard Puncochar By Amy Cross Nance Att.-Fact
Richard Puncochar
By: Amy Cross Nance, Attorney In Fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this 20th day of March, 2007, before me personally appeared Amy Cross Nance to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Richard Puncochar acknowledged that such person executed the same as the free act and deed of Richard Puncochar.

Carolyn A. James
Notary Public

My Commission expires 11/22/08

CAROLYN A. JAMES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

FILE NO: WG1584