WARRANTY DEED

Davidson County DEEDWARR
Recvd: 06/25/07 10:44 2 pgs
Fees:13.00 Taxes:888.00
20070625-0075401

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 240,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th day of June, 2007

Notary Public

MY COMMISSION EXPIRES: Aug. 02, 2007
(AFFIX SEAL)

CHRISTOPHER JACKSON Notary Public At Large RUTHERFORD COUNTY, TN

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Keith Centner	Navy Federal Credit Union	Map 098
4817 Cape Hope Pass	P.O. Box 3326	Group 13-0A
Hermitage, TN 37076	Merrifield, VA 22119-3326	Parcel 23

FOR AND IN 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

Lonnie Russell Rowland and Sally Ruth Rowland, husband and wife

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto

Keith Centner and Carrie Centner, husband and wife

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. 23, on the Plan of New Hope Point, Section 3, Phase 1, of record in Plat Book 9700, Page 480, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Lonnie Russell Rowland and Sally Ruth Rowland by deed from Lee B. Robbins and wife, Jennifer E. Robbins, of record in Instrument 20030603-0075267, dated May 30, 2003, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 10290, Page 1; Book 10330, Page 782; Book 10659, Page 528; Instrument 200006280064247; and Instrument 20000280064248, Register's Office for said County.

This conveyance is made subject to: (1) 2007 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 9700, Page 480; and (3) Easement for Ingress and Egress of record in Book 3911, Page 875, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 4817 Cape Hope Pass, Hermitage, TN 37076

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 hands this 14th day of June, 2007.

Lonnie Russell Rowland

Sally Ruth Rowland

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 Lonnie Russell Rowland and Sally Ruth Rowland, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he/she executed the within instrument for the
purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 14th day of June, 2007.

My Commission Expires: 3/7/11

Notary Public

JAMIE C. POLK
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.