Send Tax Statements To:
PEOPLES HOME EQUITY, INC.
4300 SIDCO DR #200
NASHVILLE, TN 37204

This Instrument Prepared By:
Howard W. Wilson, Attorney
StoneCrest Title & Escrow Co., LLC
2650 Memorial Blvd., Ste A
Murfreesboro, TN 37129

Name and Address of New Owners:
Charles Lance Carter
2813 Desplane Drive
Nashville, TN 37217

Map and Parcel:
150-05-0-175.00

Davidson County DEEDWARR
Recvd: 07/05/07 10:10 2 pgs
Fees:13.00 Taxes:532.80
20070705-0079863

WARRANTY DEED

STATE OF TENNESSEE)
)
COUNTY OF RUTHERFORD)

FOR AND IN CONSIDERATION of the sum of TEN AN N0/100 DOLLARS ($10.00), cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, the undersigned, **JONATHAN SAMUEL BOWMAN AND WIFE, CHERI LYNNE BOWMAN**, hereinafter called the GRANTORS, have this day bargained and sold and do hereby transfer and convey unto **CHARLES LANCE CARTER,** a single man , hereinafter called the GRANTEE, his heirs and assigns, forever, that certain parcel of real estate located in the Davidson County, State of Tennessee, and being described as follows, to-wit:

LAND in Davidson County, Tennessee, being all of Lot No. 759, Section 17, Edge-O-Lake Estates, according to plat appearing of record in Plat Book 4460, page 44, of the Register's Office of Davidson County, Tennessee, to which plat reference is here made for more complete details of location and description of said lot.

BEING the same property conveyed to Jonathan Samuel Bowman and wife, Cheri Lynne Bowman, by Warranty Deed from Jeffrey Todd Dickerson and wife, Teresa Dickerson, dated 12/2/98, appearing of record in Book 11230, page 476, of the Register's Office of Davidson County, Tennessee.

THIS conveyance is made subject to restrictive covenants contained in instrument of record in Book 4549, page 802; to any and all matters shown on said plat of record in Plat Book 4460, page 44; of said Register's Office.

This is improved property known as 2813 Desplane Drive; Nashville, TN 37217

TO HAVE AND TO HOLD said real estate, together with all of the appurtenances, estate, title and interest thereto belonging unto the said Grantees, his heirs and assigns, forever; and Grantors covenant with the said Grantees that they are lawfully seized and possessed of said parcel of real estate, and that they have a good right to convey the same and that it is unencumbered, except for the lien of the 2007 real property taxes which have been prorated between the parties and are assumed by the Grantee; and Grantors further covenant and bind themselves, their heirs and assigns to forever warrant and defend the title to the said real estate to the Grantee, his heirs and assigns, against the lawful claims of all persons, whomsoever.

Whenever 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 29th day of June, 2007.

Jonathan Samuel Bowman by his attorney in fact, Cheri Lynne Bowman

Cheri Lynn Bowman

STATE OF TENNESSEE)
)
COUNTY OF RUTHERFORD)

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named Cheri Lynn Bowman the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

WITNESS MY HAND AND OFFICIAL SEAL in Murfreesboro, Tennessee, this the 29th day of June, 2007.

NOTARY PUBLIC
My Commission Expires: 7/29/07

STATE OF TENNESSEE
COUNTY OF RUTHERFORD

On this 26th day of June, 2007, before me personally appeared Cheri Lynne Bowman, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the foregoing instrument for the purposes therein contained, and who further acknowledged that she is the attorney in fact of Jonathan Samuel Bowman, and is authorized by her, and does hereby acknowledge the execution of this instrument on his behalf, by virtue of an instrument of record in Instrument Number _____, Register's Office of Davidson County, Tennessee.

Witness my hand and official seal this 29th day of June, 2007.

Notary Public

My Commission Expires: 7/29/07

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater, is $144,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Gina Canaday
AFFIANT

SWORN to and subscribed before me this 29th day of June, 2007.

DANIELLE GRIGGS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires November 22, 2010

NOTARY PUBLIC
My Commission Expires: 11-22-2010