This space for Register's Office:

Davidson County DEEDWARR
Recvd: 09/21/07 10:15 2 pgs
Fees:13.00 Taxes:444.00
20070921-0112919

PREPARED BY (AND RETURN TO)
Robert W. Rutherford, Attorney at Law
Serenity Title & Escrow, LLC
565 Willow Hill Circle
Murfreesboro, TN 37127

ADDRESS NEW OWNER:
Jennifer Mc Carthy
Phillip Roosen
3904 Pepperwood Drive
Antioch, TN 37013

SEND TAX BILLS TO:
USAA Federal Savings Bank
10750 McDermott Freeway
SAN ANTONIO, TX 78288

Map & Parcel 165-13-0-A-127 CO

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS:

For the consideration of Ten Dollars ($10.00), cash in hand paid,, the receipt and sufficiency of which is hereby acknowledged, I, **Harvey Scott Stout,** hereinafter called the **Grantors**, do hereby convey unto **Phillip Brian Roosen and Jennifer L. McCarthy, husband and wife** hereinafter called the **Grantees**, all right, title, interest, claim, or lien in and/or to that certain real property parcel of land, and any improvements and/or appurtenances thereto, situated and located in Davidson County, State of Tennessee, and legally described as:

Being Lot No. 461 on the Plan of Peppertree Forest, Section 10, PUD of record in Plat Book 7900 Page 938, 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 Harvey Scott Stout unmarried on October 4, 2002 by Quitclaim Deed of record in Instrument 20021010-0124158 said Register's Office, by Quitclaim Deed of record in Instrument No. 20021010-0124159. For further reference, see also Warranty Deed of record in Book 9907, Page 11, Register's Office for said County.

This is improved property known as 3904 Pepperwood Drive Antioch, TN 37013

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, Grantee's heirs or assigns, forever.

GRANTORS COVENANT with the said Grantee that Grantor is 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 FURTHER CONVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

And We do warrant the title against all persons whomsoever, subject only to those encumbrances or liens of record, or as above set forth, if any.

IN WITNESS WHEREOF, We have hereunto set our hands and seals this 14th day of

Harvey Scott Stout by Mona Elgin Attorney-In Fact

Harvey Scott Stout by Mona Elgin Attorney-In Fact

State of Tennessee
County of Davidson

On this 14th day of September, 2007, before me personally appeared Mona Elgin who executed the foregoing instrument on behalf of Harvey Scott Stout, and acknowledged that he/she executed the same as the free act and deed of Harvey Scott Stout through Power of Attorney granted her

Notary Public in and for the
State of Tennessee
Commission Expires: 6-22-08

KIMBERLY R. [illegible] NOTARY PUBLIC AT LARGE DAVIDSON CO.

STATE OF TENNESSEE
COUNTY OF Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $120,000.00

Affiant

Sworn and subscribed before me on September 14, 2007.

Notary Public

My Commission Expires: 5-24-2008

Jessica Talbott State of Tennessee Notary Public Davidson Co.