This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

ADDRESS NEW OWNER:
William Schatz
1009 Bret Ridge Drive
Hermitage, Tennessee 37076

SEND TAX BILL TO:
****Mortgagee****

MORTGAGEE:
Taylor Bean & Whitaker Mtg. Co.
1417 N. Magnolia Ave.
Ocala, FL 34475

MAP 086-07-0-A
GROUP
PARCEL 3.00CO

Davidson County DEEDWARR
Recvd: 12/19/07 11:56 3 pgs
Fees:18.00 Taxes:554.08
20071219-0145625

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Nancy L. Hereford, an unmarried woman,** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does transfer and convey unto **William Schatz, unmarried**, hereinafter called the GRANTEE, his heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 3 on the Plan of Bret Ridge, as of record in Plat Book 6900, page 121, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Nancy L. Hereford by deed from Angela R. Cantrell and Lucia M. Vda De Romo dated November 20, 2003, of record in Instrument No. 200312030173778, Register's Office for Davidson County, Tennessee.

Kathleen Warrell executes this instrument of behalf of Nancy L. Hereford, by virtue of a Limited Power of Attorney filed for record in Instrument No. 20071219-0145624 Register's Office for Davidson, Tennessee.

This is improved property known as 1009 Bret Ridge Drive, Hermitage, Tennessee 37076.

Taxes for the current year have been settled between the parties. This conveyance is made subject to all planning, zoning and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2007, a lien now due and payable. Map 086-07-0-A, Parcel 3.00CO . If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2207 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in instruments of record in Book 7030, page 527 and Book 7047, page 171, said Register's Office, and to which instruments reference is here made for the complete and exact terms, details and requirements thereof.

3. Subject to an easement for storm water detention, in favor of The Metropolitan Government of Nashville & Davidson County as set forth in an instrument of record in Book 7009, page 940, said Register's Office, to which instrument reference is here made for the exact terms and details thereof.

4. A Charter contained in an instrument of record in Book 6947, page 577, said Register's Office, and to which instrument reference is here made for the complete and exact terms, details and requirements thereof.

5. Subject to a quitclaim deed to the Homeowner's Association for open space of record in Book 7052, page 305, Register's Office for ~~Wilson~~ Davidson County, Tennessee.

6. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plsat Book 6900, page 121, Register's Office for Davidson County, Tennessee. Reference is here made to said Plat for a more complete depiction of the terms and details thereupon.

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, his heirs and assigns, forever; and, GRANTOR does covenants with the said GRANTEE that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and,

GRANTOR, does further covenant and bind herself, her heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this the 5th day of December, 2007.

Nancy L. Hereford by Kathleen Warrell AIF

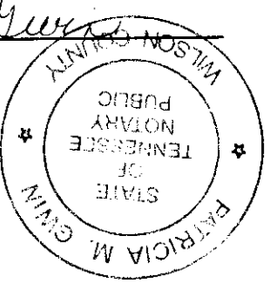
Nancy L. Hereford, by Kathleen Warrell as
Attorney-In-Fact

STATE OF TENNESSEE)
COUNTY OF WILSON)

On this the this the 5th day of December, 2007, in Mt. Juliet, Tennessee, before me personally appeared Kathleen Warrell, to me known to be the person who executed the foregoing Warranty Deed on behalf of Nancy L. Hereford, for the purposes therein contained, and who acknowledged that she executed the same as the free act and deed of the said Nancy L. Hereford, signing her name as Attorney-In-Fact.

WITNESS my hand and official seal at office this the 5th day of December, 2007.

Patricia M. Gwin
NOTARY PUBLIC



My Commission Expires: 11/23/2008

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $149,750.00.

AFFIANT

Subscribed and sworn to before me on this the 5th day of December, 2007.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 11/23/2008

