NAME AND ADDRESS OF NEW OWNER:
Karen W. Loney
3401 Anderson Rd. #14
Antioch, TN 37013

SEND TAX NOTICES TO:
US Bank
P.O. Box 20005
Owensboro, KY 42301

THIS INSTRUMENT PREPARED BY:
White & Polk, P.C.
Attorneys at Law
107 West College Street
Murfreesboro, Tennessee 37130

Map/Parcel 136150B01400

Davidson County DEEDWARR
Recvd: 11/04/08 12:15 2 pgs
Fees:13.00 Taxes:352.83
20081104-0109680

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS, cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, the undersigned, **Pinnacle National Bank**, has this day bargained and sold and does hereby transfer and convey unto **Karen W. Loney,** a single woman, her heirs and assigns, forever, that certain parcel of real estate situated and located in Davidson County, Tennessee, and being more particularly described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 14 on the Plan of a Horizontal Property Regime (Private Element) Phase I, Smith Springs Townhomes, as of record in Book 11700, page 16, as revised in Book 11700, page 42, Register's Office for Davidson County, Tennessee to which plat reference is hereby made for a complete and accurate description thereof.
>
> Being the same property conveyed to Pinnacle National Bank by deed from Hugh M. Queener, Trustee, appearing of record at Instrument No. 20080623-0064100 of said Register's Office.
>
> This conveyance is subject to all restrictions, conditions, reservations and covenants of record; to the minimum building setback lines, public utility and drainage easements, plat notes and all other matters shown on the aforesaid subdivision plat; and to the zoning regulations of the appropriate governmental body.
>
> This is improved property having an address of 3401 Anderson Road, Unit 14, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD said real estate together with all of the appurtenances, estate and title thereunto belonging unto the said grantee, her heirs and assigns, forever.

The undersigned covenants with the said grantee that it is lawfully seized and possessed of said real estate; that it has a good right to convey the same, and that it is unencumbered except by lien of the 2008 real property taxes, which taxes are being prorated between the parties herein, with the grantee to pay said taxes when due.

This conveyance is made and accepted without any warranties, express or implied, as to the condition of the property conveyed and said property is conveyed and accepted "as is". By acceptance of this deed, grantee acknowledges that she has inspected the property and is satisfied with its condition and she accepts the property "as is".

WITNESS MY HAND on this 27th day of October, 2008.

Pinnacle National Bank

By: R. Dale Floyd
R. Dale Floyd, Senior Vice President

STATE OF TENNESSEE)
ss.
COUNTY OF RUTHERFORD)

Before me, the undersigned authority, of the state and county aforesaid, personally appeared R. Dale Floyd, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath, acknowledged himself to be Senior Vice President, of Pinnacle National Bank, the within named bargainor, a corporation, and that he as such Senior Vice President, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Senior Vice President.

WITNESS MY HAND and official seal at office in Murfreesboro, Tennessee, on this 27th day of October, 2008.

CRYSTAL JONES NOTARY PUBLIC STATE OF TENNESSEE RUTHERFORD COUNTY, TENN. My Commission Expires DEC. 27, 2009

Crystal Jones
Notary Public

My commission expires: 12/27/09

AFFIDAVIT

I hereby swear or affirm that the actual consideration for this transfer, or the value of the property transferred, whichever is greater, is $95,360-, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Elizabeth M. Dunkerson
Affiant

Sworn to and subscribed before me on this 28th day of October, 2008.

Elizabeth A. Dunkerson
Notary Public

My commission expires: 11-22-09.

ELIZABETH A. DUNKERSON STATE OF TENNESSEE NOTARY PUBLIC RUTHERFORD COUNTY