This Instrument Prepared By:

Douglas S. Hale, Attorney
HALE AND HALE, PLC
312 First Tennessee Bank Building
Franklin, Tennessee 37064

Instr:200007180070611 Page: 1 OF 2
REC'D FOR REC 07/18/2000 8:45:14AM
RECORD FEE: $11.00
T. TAX: $0.00 T. TAX: $401.45

NEW OWNER:	SEND TAX BILL TO:	MAP & PARCEL
Manuel F. Gonzalez 214 Bonnaoaks Drive Hermitage, Tennessee 37076	Home Financial Group, L.L.C. Three Maryland Farms Suite 155 Brentwood, Tennessee 37027	075-09-0 210.00

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $108,500.00.

Manuel Gonzalez
AFFIANT

Sworn to and subscribed before me this 14 day of July, 2000.

DOUGLAS S. HALE NOTARY AT LARGE EXP. FEB. 23, 2002 WILLIAMSON CO., TENNESSEE

NOTARY PUBLIC

My Commission Expires: 2/23/02

WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, JOHN MATTHEW COCHRAN and wife, GINA D. W. COCHRAN, hereinafter called the "GRANTORS", have bargained and sold and by these presents do transfer and convey unto MANUEL F. GONZALEZ, married, hereinafter called the "GRANTEE", his heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

BEING Lot No. 1077, on the plan of Hermitage Hills, Section Nine, of record in Book 3600, page 97, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

SAID Lot No. 1077 fronts 80.0 feet on the southwesterly margin of Bonnaoaks Drive and extends back 146.45 feet on the northwesterly line and 152.05 feet on the southeasterly line to a dead line in the rear on which it measures 81.01 feet.

BEING the same property conveyed to John Matthew Cochran and wife, Gina D. W. Cochran by Warranty Deed from William R. Ross and wife, Lela Sue Ross, of record in Book 10955, page 659, Register's Office for Davidson County, Tennessee.

THIS IS THE SAME DESCRIPTION IN THE PREVIOUS DEED OF RECORD.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE, his heirs and assigns, forever;

AND GRANTORS do covenant with the said GRANTEE that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Davidson County taxes for the year 2000 are a lien against said property, but are not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with GRANTORS paying their prorata part thereof to GRANTEE, who will be responsible for payment of said taxes when they become due and payable. Map and Parcel 075-09-0 210.00.

2. All matters appearing on the Plan of Hermitage Hills, Section Nine of record in Book 3600, page 97, Register's Office for Davidson County, Tennessee.

AND GRANTORS DO FURTHER covenant and bind themselves, their heirs and assigns, 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.

This improved property is known as 214 Bonnaoaks Drive, Hermitage, Tennessee 37076.

WITNESS our hands this 14th day of July, 2000 in Nashville, Tennessee.

JOHN MATTHEW COCHRAN

GINA D. W. COCHRAN

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public, in and for State and County, John Matthew Cochran and wife, Gina D. W. Cochran, the within named bargainors with whom I am personally acquainted and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand this 14 day of July, 2000, in Nashville, Tennessee.

Notary Public

My Commission Expires: 2/23/02

DOUGLAS S. HALE NOTARY AT LARGE EXP. FEB. 23, 2002 WILLIAMSON CO., TENNESSEE