THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

Davidson County DEEDWARR
Recvd: 03/12/02 11:07 2pgs
Fees:13.00 Taxes:440.30

20020312-0030858

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 119,000.00

DENISE DUNCO
Affiant

Subscribed and sworn to before me, this 28th day of February, 2002

Notary Public

My Commission Expires: 10-12-05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
DENISE L. DUNCO 1306 Howard Avenue Nashville, Tennessee 37216	FIRST HORIZON HOME LOAN CORP. P.O. Box 146 Memphis, Tennessee 38101	MAP 72-3 PARCEL 228

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED NINETEEN THOUSAND AND NO/100---------- ($ 119,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, we , DANIEL R. LEONARD AND WIFE, SUSAN K. LEONARD hereinafter called the Grantors , have bargained and sold, and by these presents do transfer and convey unto DENISE L. DUNCO, UNMARRIED hereinafter called the Grantee___, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING the easterly 65.0 feet of Lot No. 150 on the Plan of Inglewood Place as of record in Book 332, page 101, Register's Office for Davidson County, Tennessee.

SAID part of Lot No. 150 fronts 65.0 feet on the southerly side of Howard Avenue and runs back between parallel lines 205.0 feet to a dead line.

BEING the same property conveyed to Daniel R. Leonard and wife, Susan K. Leonard, by deed from Roy D. Hammonds and wife, Vera M. Hammonds, of record in Book 7063, page 994, Register's Office for Davidson County, Tennessee.

This is improved property known as 1306 Howard Avenue, Nashville, Tennessee 37216

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___, her heirs and assigns, forever.

GRANTOR s 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. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Inglewood Place of record in Book 332, page 101, Register's Office for Davidson County, Tennessee.

GRANTOR_s_ FURTHER COVENANT___ and bind___ themselves, their heirs and representatives to warrant and forever defend the title to the said GRANTEE___, her___ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 28th day of February, 2002.

Daniel R. Leonard
DANIEL R. LEONARD

Susan K. Leonard
SUSAN K. LEONARD

BY: Susan K. Leonard
Susan K. Leonard
Attorney in Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Susan K. Leonard, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 28th day of February, 2002.

My Commission Expires: 10/12/05

Mitchell A. Watts
Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____oath___ acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____day of _____.

My Commission Expires: _____

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, SUSAN K. LEONARD, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of DANIEL R. LEONARD, and acknowledged that she executed the same as the free act and deed of the said DANIEL R. LEONARD.

WITNESS my hand and seal this 28th day of February, 2002.

Mitchell A. Watts
Notary Public

My Commission Expires: 10/12/05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee