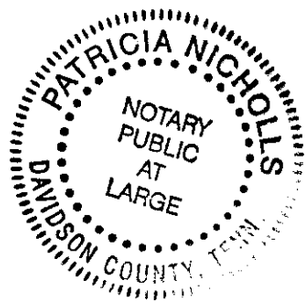
FILE BOX 45

WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 165,000.00

Shelia C. Wells
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 16th DAY OF January, 20 04

Notary Public

MY COMMISSION EXPIRES: January 29, 2005
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Shelia C. Wells (NAME)	First Horizon Home Loan Corp. (NAME)	MAP 84-7
2732 Windemere Dr. (ADDRESS)	P.O. Box 146 (ADDRESS)	PARCEL 11
Nashville, TN 37214 (CITY) (STATE) (ZIP)	Memphis, TN 38101 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Jolene K. Koerner, f/k/a Jolene K. Arnett and husband, Richard D. Koerner

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Shelia C. Wells and Julie Anne Moulds, both unmarried, as joint tenants with right of survivorship

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

BEING Lot No. 55, on the Plan of Section Three, Sunny Acres, of record in Plat Book 2663, Page 92, 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 Jolene K. Arnett by deed from Jerry G. Marable and wife, Kathy L. Marable, of record in Instrument 20011016-0112600, dated October 11, 2001, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 2811, Page 171, Register's Office for said County.

This conveyance is made subject to: (1) 2003 taxes, which have been prorated and paid by the Grantors; (2) All matters appearing on the Plan of record in Plat Book 2663, Page 92, said Register's Office.

The said Richard D. Koerner joins in this conveyance to convey any and all marital interest he may have in said property.

Power of Attorney of record in Instrument 20040120-0007382, said Register's Office.

unimproved ( )
This is improved (X) property, known as 2732 Windemere Dr., Nashville, TN 37214
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand s this 16th day of January, 20 04

Jolene K Koerner by
Jolene K. Koerner

Richard D Koerner Her attorney in fact
Richard D. Koerner

Richard D Koerner

Davidson County DEEDWARR
Recvd: 01/20/04 11:35 2pgs
Fees:13.00 Taxes:610.50

20040120-0007383

FILE BOX 45

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____ _____, Tennessee, this _____ day of _____ 20_____ .

Commission expires _____ _____

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted(or proved to me on the basis of satisfactory evidence) and who upon_____ oath(s) 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 at office at _____on this the _____ day of _____ 20_____ .

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, the within named, Richard D. Koerner, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument on behalf of Jolene K. Koerner as her Attorney in Fact as the free act and deed of the within named Jolene K. Koerner. Witness my hand and official seal at Nashville, Tennessee the 16th day of January, 2004.

My Commission Expires: 1/29/05

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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 Richard D. Koerner, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 16th day of January, 2004.

My Commission Expires: 1/29/05

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.