Davidson County DEEDWARR
Recvd: 07/09/04 08:47 3pgs
Fees:18.00 Taxes:462.50
20040709-0081661

This instrument prepared by:
**Judy Lehman**, an employee of
**First American Title Insurance Company**
**Six Cadillac Drive, Suite 190**
**Brentwood, Tennessee 37027**
**(615) 371-8999**

File No.: **2120-544286**

# WARRANTY DEED

**THIS INDENTURE,** made and entered into this **Sixth day of July, 2004**, by and between **Melvin L. Duncan, an unmarried man**, parties of the first part, and **James Kyle Duncan and Karen Duncan**, party of the second part,

**WITNESSETH:** This for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part had bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described Real Estate, situated and being in the City of **Hermitage**, County of **Davidson**, State of **Tennessee**, to wit:

**Lot 246, HERMITAGE ESTATES, as shown on plat of record in Plat Book 3300, Pages 70-71, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.**

**Being the same property conveyed to Melvin L. Duncan and wife, Ruby R. Duncan by deed from M.T.Melivn and wife, Mary T. Melvin of record in Deed Book 3708, page 169, Register's Office for Davidson County, Tennessee. The said Ruby R. Duncan having since died.**

This conveyance is made subject to:
**(1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.**

Parcel ID # **75-6-16.00**
**XX** Improved OR
Unimproved property located at: **8402 Gullett Drive, Hermitage, Tennessee 37076**

TO HAVE AND TO HOLD the aforesaid Real Estate together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, his/her heirs, successors and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that he/she is lawfully seized in fee simple of the aforedescribed real estate; that he/she has good right to sell and convey the same; that the same is unencumbered, EXCEPT as set forth herein, and that the title and quiet possession thereto he/she warrants and forever defends against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part of the day and year first above written.

Melvin L. Duncan

Melvin L. Duncan

STATE OF **TN**

COUNTY OF **WILLIAMSON**

Before me, a Notary Public in and for said County and State, duly commissioned and qualified, personally appeared **Melvin L. Duncan, an unmarried man** to me known to the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same for the purposes therein contained as free Act and Deed.

Witness my hand and Notarial Seal this **Thirtieth day of June, 2004.**

Notary Public

My Commission Expires: 3-10-07

J. A. LEHMAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

**********

Owner's Name: **James Klye Duncan**

and Address: **8402 Gullett Drive**
**Hermitage, TN 37076**

Mail tax bills to, (Person or Agency responsible for payment of taxes)
**Home Finance Of America**
**521 Plymouth Road Suite**
**112**
**Plymouth Meeting, PA 19462**

I, or we, hereby swear and affirm that, to the best of the affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, is **$125,000.00** which amount is equal or greater than the amount which the property transferred would command at a fair and voluntary sale.

Melvin L Duncan
Affiant

Subscribed and sworn to before me this **Thirtieth day of June, 2004.**

Notary Public

My Commission Expires: 3-10-07

JUDY A. LEHMAN
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.