WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $182,000.00

Rachel D. Morgan
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15TH DAY OF JULY, 2004.

Notary Public

MY COMMISSION EXPIRES: .

(AFFIX SEAL)

NOTARY D. CRAIG NOTARY PUBLIC AT LARGE CHEATHAM COUNTY, TENN.

My Commission Expires FEB 10, 2008

THIS INSTRUMENT WAS PREPARED BY
Closing & Title Services, Inc. 533 Rivergate Parkway, Goodlettsville, TN 37072-2027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
RACHEL D. MORGAN	First Horizon Home Loan Corp. d/b/a First Tennessee Home Loans	MAP 172-12 B 322.00 CO
(NAME)	(NAME)	
3456 COBBLE STREET	PO Box 146	
(ADDRESS)	(ADDRESS)	
NASHVILLE, TN 37211	Memphis, TN 38101	
(CITY) (STATE) (ZIP)	(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, **BRIAN A. BECHARD AND WIFE, VELVET J. BECHARD**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **RACHEL D. MORGAN**, a single woman, 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:

Land in Davidson County, Tennessee, Being Lot No. 537 on the plan of Bradford Hills, section thirteen, of record in Book 7900, Page 6, amended in Book 7900, Page 661, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Brian A. Bechard and wife, Velvet J. Bechard by Warranty Deed recorded in Instrument #200008300085946, Register's Office for Davidson County, Tennessee.

This is the same legal description as on the previous deed of record.

This conveyance is subject to any and all existing restrictions, setbacks, zoning regulations, covenants, conditions, and easements of record as may affect the afore described tract of land.

This is improved property, known as 3456 COBBLE STREET, NASHVILLE, TN 37211
(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 hands this 15th day of July, 2004.

Brian A. Bechard
BRIAN A. BECHARD

Velvet J. Bechard
VELVET J. BECHARD

Davidson County DEEDWARR
Recvd: 07/16/04 08:02 2pgs
Fees:13.00 Taxes:673.40

20040716-0084945

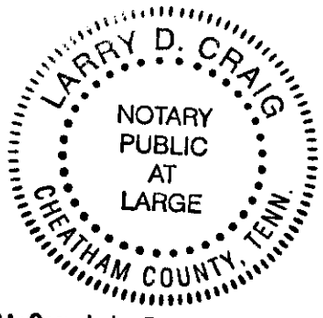
STATE OF TENNESSEE

COUNTY OF DAVIDSON

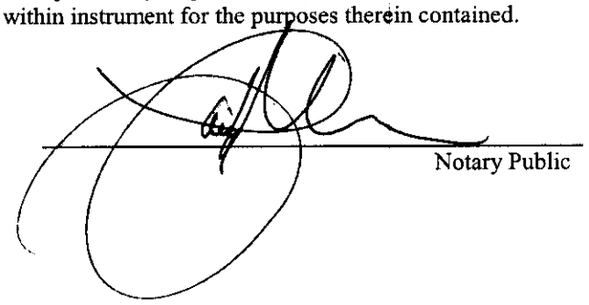
Before me, the undersigned, a Notary Public, in and for the said County and State, BRIAN A. BECHARD, and wife, VELVET J. BECHARD the within named bargainor(s), with whom I am personally acquainted or proved to be on the basis of satisfactory evidence and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this: 7/15/2004.

Commission expires:



My Commission Expires FEB. 10, 2008



Notary Public