Record and Return To: Smith Sholar Associates, PLLC.
846 Conference Drive Suite 4 Goodlettsville, TN. 37072

This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

ADDRESS NEW OWNER:
Dale Wallace Kirkham, a single man.
491 Hickory Glade Dr., Unit 93
Antioch, Tennessee 37013

SEND TAX BILL TO:
Homefocus Tax Service, LLC.
Lender #2318
P.O. Box 26389
Richmond, VA. 23260-0000

MORTGAGEE:
Bank of America, N.A.
830 Central Avenue St.
Petersburg, Florida 33701-3630

MAP	**162-1**
GROUP	**C**
PARCEL	**93.00**

Davidson County DEEDWARR
Recvd: 08/04/04 16:01 2pgs
Fees:13.00 Taxes:296.00
20040804-0093949

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Charles T. Curran, unmarried** hereinafter called the "GRANTOR", has bargained and sold, and by these presents, does transfer and convey unto **Dale Wallace Kirkham*** hereinafter called the "GRANTEE", his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

* a single man,

A certain Planned Unit Development in Davidson County, Tennessee, being Unit No. 93 Revision of Units 89 thru 99 on the Plan of Hickory Glade, Phase 2, of record in Plat Book 6250, page 889, and amended in book 6900, page 803, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.

Being the same property conveyed to Charles T. Curran, unmarried by deed from David M. Smythe, Substitute Trustee of record in Instrument no. 20040219-0019499, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2004 and subsequent years.

This is improved property known as 491 Hickory Glade Dr., Unit 93, Antioch, Tennessee 37013.

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", his heirs and assigns , forever, and, GRANTOR does covenants with the said "GRANTEE" that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and, "GRANTOR", does further covenant and bind himself, his heirs and assigns, to warrant and forever defend the title to the said land to the said "GRANTEE", and his 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 my hand this the 30th day of July, 2004.

Charles T. Curran

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Charles T. Curran,** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 30th day of July, 2004.

Robert M. Loffi
NOTARY PUBLIC

My Commission Expires: 9/25/2004

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $80,000.00.

AFFIANT

Subscribed and sworn to before me on this 30th day of July, 2004.

NOTARY PUBLIC

My Commission Expires: 3/25/07