WARRANTY DEED

State of Tennessee
County of Davidson

File No.: 2737-1

The actual consideration or value, whichever is greater, for this transfer is **$645,000.00**

Affiant

Subscribed and sworn to before me, this 19th day of November, 2004.

Notary Public

My commission expires: 8/11/

(AFFIX SEAL)

ROSEMARY P. SMITHSON NOTARY PUBLIC AT LARGE WILLIAMSON CO., TENN.

Davidson County DEEDWARR
Recvd: 11/23/04 13:05 2 pgs
Fees:13.00 Taxes:2386.50
20041123-0140400

THIS INSTRUMENT WAS PREPARED BY
John T. Cook, P.C.
2927 Berry Hill Drive, Nashville, TN 37204-3126

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers
James Borland, Jr. **Alison T. Borland**	**Franklin American Mortgage Company**	**103-08-244**
3905 Cambridge Avenue	**501 Corporate Centre Drive**	
Nashville, TN 37205	**Franklin, TN 37067**	

FOR AND IN 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, I,

Jerry W. Owens, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

James Borland, Jr. and wife, Alison T. Borland

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:

LAND in Davidson County, Tennessee, being Lot No. 8, Block "H", on the Plan of Cherokee Park, Second Section, as of record in Book 547, Pages 175 and 176, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to Jerry W. Owens, by Warranty Deed from William Jackson Goff and wife, Deborah L. Riat, of record in Instrument No. 20040319-0031611, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been paid by the Grantor(s) herein. THIS instrument has been prepared by the firm of John T. Cook, P. C., based upon verbal information and directions from the respective parties. The parties acknowledge and understand that said firm has relied on information provided to it and does not represent the accuracy thereof.

This is Improved (X) Unimproved (____) property, known as: **3905 Cambridge Avenue, Nashville, TN 37205**

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 convenant 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 my/our hand(s) this **19th** day of **November, 2004.**

Jerry W. Owens

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 **Jerry W. Owens,** the bargainor, with whom I am personally acquainted (or proved to me 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 at Nashville, Tennessee, this **19th** day of **November, 2004.**

Notary Public

My Commission Expires: 4/12/05