39 B

WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $215,000.00

Affiant

Subscribed and sworn to before me, this 16th DAY OF December, 2004.

Notary Public

MY COMMISSION EXPIRES: 7-29-06

(AFFIX SEAL)

NOTARY FRANCES RUDY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

G-TMG-04-0625

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Phillip McAndrew	First Horizon Home Loan	
625 Valley Trace (ADDRESS)	1555 W. Walnut Hill Lane #200 (ADDRESS)	
Nashville, Tennessee 37221 (CITY) (STATE) (ZIP)	Irving, TX 75038 (CITY) (STATE) (ZIP)	143-6-A-59 CO

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we REGINA RANISH, UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto PHILLIP MCANDREW AND WIFE, JENNIFER W. MCANDREW AND LAURIE M. LAKEY, UNMARRIED, ALL AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Lot 25, HARPETH TRACE ESTATES, PHASE TWO, as shown on plat of record in Plat Book 5200, pages 556-558, 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 Regina Ranish, unmarried by Warranty Deed from Sandra M. Carl Walker, married, recorded the 21st day of November, 1990 in Deed Book 8241, Page 461, in the Register's Office of Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record in Plat Book 5200, pages 556-558; Book 5120, page 918; Book 5182, page 767; Book 5182, page 769; Book 5380, page 357; Book 6094, page 718; Book 5120, page 199; Book 6556, page 693; Book 6380, page 201; Book 4967, page 244, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 625 Valley Trace, Nashville, Tennessee 37221
(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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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 16th day of December, 2004.

Regina Ranish

Davidson County DEEDWARR
Recvd: 12/28/04 15:22 2pgs
Fees:13.00 Taxes:795.50

20041228-0153243

STATE OF Tennessee
COUNTY OF Davidson

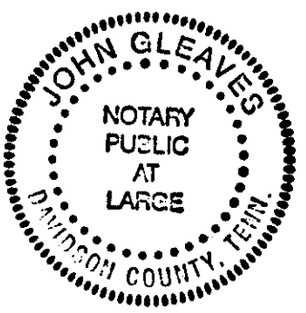
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Regina Ranish, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the pruposes therein contained.

Witness my hand and official seal, this the 16th day of December, 2004.

Notary Public

My Commission Expires: 7/29/06

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903