BOX 38-B

This Instrument prepared by:
Bankers Title & Escrow Corp.
5409 Maryland Way, Ste. 120
Brentwood, TN 37027

PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP.
3319 WEST END AVE.
NASHVILLE, TN 37203

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL
Jackie Charlton	New Owner	MAP 150-7
3400 Doriswood Court		PARCEL 426
Antioch, TN 37013		

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, **Regions Bank d/b/a Regions Mortgage**, (the "Grantor"), has bargained and sold, and by these presents does transfer and convey unto the said **Jackie Charlton, married and Troy Charlton, married as joint tenants with a right of survivorship** (the "Grantee"), Grantee's successors and assigns, a certain tract or parcel of land in DAVIDSON County, State of TENNESSEE, described as follows:

> Land in Davidson County, Tennessee, being Lot No. 38-B, Zone Lot Division to Lots 38 and 59, Lakeshore Woods, Section 3, of record in Book 5200, page 621, as amended in Book 6250, page 41, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Regions Bank d/b/a Regions Mortgage by Substitute Trustee's Deed from Denise Griffin, as Substitute Trustee of record in Instrument No. 20041201-0142836, said Register's Office.

This is ( ) UNIMPROVED

(X) IMPROVED property known as 3400 Doriswood Court, Antioch, TN 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, and Grantee's successors and assigns forever.

And Grantor covenants with the said Grantee that it is lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is free from all encumbrances made or suffered by Grantor except to the extent otherwise set forth herein.

And Grantor does further covenant and bind itself, and its successors and assigns, to warrant and forever defend the title to the Property to the said Grantee, Grantee's successors and assigns, against the lawful claims of all persons claiming by, through or under the Grantor, but not further or otherwise.

Davidson County DEEDWARR
Recvd: 02/07/05 15:18 2 pgs
Fees:13.00 Taxes:175.75

20050207-0014243

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

IN WITNESS WHEREOF, the Grantor has caused this Special Warranty Deed to be executed this 31 day of January, 2005.

Regions Bank d/b/a Regions Mortgage

By: _____

Its: Vice President

STATE OF ALABAMA
COUNTY OF JEFFERSON

Personally appeared before me, the undersigned, a Notary Public of said county and state, William D. Beaird with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he as the Vice President of **Regions Bank d/b/a Regions Mortgage**, the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 31 day of January, 2005

_____
Notary Public

My Commission Expires: 05-29-2008

STATE OF Tennessee
COUNTY OF Davidson

The actual consideration or value, whichever is greater, for this transfer is **$47,500.00**.

_____
Affiant

Subscribed and sworn to before me this 2nd day of February, 2005.

_____
Notary Public

My Commission Expires:
May 24, 2008

PRISCILLA C. URBANEK
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN