THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE
Bankers Title & Escrow Corp. 3310 West End Avenue, Suite 410 Nashville, Tennessee 37203	COUNTY OF DAVIDSON THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 110,000.00 Jennifer F Ellis Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th DAY OF February, 2005 Lori Holloway Notary Public MY COMMISSION EXPIRES: 8/20/07 (AFFIX SEAL)

LORI HOLLOWAY NOTARY PUBLIC AT LARGE RUTHERFORD CO. TENN.

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Karen A. Duncan	Southeastern Financial, Inc.	MAP 149-5-A
(NAME)	(NAME)	
138 Pepper Ridge Circle	3343 Perimeter Hill Drive	PARCEL 138
(ADDRESS)	(ADDRESS)	
Antioch, TN 37013	Nashville, Tennessee 37211	
(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, Timothy R. Johnson, an unmarried man

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Karen A. Duncan and husband, ~~Aurthur~~ Arthur W. Duncan, Jr.

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 Unit number 138 on the plan of Pepper Ridge Condominiums, Revision toPhase Five, as of record in Book 8250, page 162, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made.

Being the same property conveyed to Mary Lee Coppom, unmarried, by deed ofrecord as instrument number 20010312-0023643, said Register's Office. The said Mary Lee Coppom died unmarried and intestate. He sole heir-at-law has been determined to be her son, Timothy R. Johnson, the Probate Case being found under Docket number 04P-493 of the Probate Court For Davidson County, Tennessee.

This instrument is executed on behalf of Timothy R. ~~Duncan~~ Johnson by Paul Gaddes as his Attorney-in-Fact pursuant to recorded Power of Attorney of record in Book ____, Page ____, or Instrument 20050216-0017746, in the Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 02/16/05 13:29 2 pgs
Fees:13.00 Taxes:407.00
20050216-0017748

unimproved ( )
This is improved (X) property, known as 138 Pepper Ridge Circle, Antioch, TN 37013
(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 my hand this 11th day of February, 2005

Timothy R. Johnson by Paul Gaddes

Timothy R. Johnson
By: Paul Gaddes, Atty-in-fact

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 Timothy R. Johnson, an unmarried man

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 11th day of February, 2005.

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____.

My commission expires _____

_____
Notary Public

STATE OF TENNESSEE
Davidson County

On this 11th **day of** February, 2005 **personally appeared before me,** Paul Gaddes, **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 is the "attorney-in-fact" of** Timothy R. Johnson **and is authorized by them to execute this instrument on their behalf, as their free act and deed.**

Witness my hand, at office, this 11 **day of** February 2005

My commission expires: 1-26-08

_____
Notary Public

JESSICA WAECHTER
NOTARY PUBLIC AT LARGE