Davidson County DEEDWARR
Recvd: 06/29/05 10:55 2 pgs
Fees:13.00 Taxes:518.00

20050629-0074757

WARRANTY DEED

B-CJ-05-0985

STATE OF ~~Tennessee~~ Georgia
COUNTY OF ~~Davidson~~ DeKalb
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $140,000.00
Joyce D.K. Essien, Ekan Iwok Essien
Affiant Julia E. Essien
Subscribed and sworn to before me, this 9th DAY OF June, 2005
Helen E [illegible]
Notary Public
MY COMMISSION EXPIRES: 7-19-2006
(AFFIX SEAL)

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
Kelly P. Herndon	Franklin American Mortgage	
985 Todd Preis Drive (ADDRESS)	501 Corporate Centre Drive, Suite 400 (ADDRESS)	142-05D 59.00 CO
Nashville, Tennessee 37221 (CITY) (STATE) (ZIP)	Franklin, TN 37067 (CITY) (STATE) (ZIP)	

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 JOYCE D. K. ESSIEN AND EKAN IWOK ESSIEN AND JULIA E. ESSIEN, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto KELLY P. HERNDON AND ALBERT B. HERNDON, III AND NANCY R. HERNDON, 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:

Land in Davidson County, Tennessee, being Unit M-405, together with Carpor designated No. M405-C, on the Plan of RIVER PLANTATION, SECTION FOUR CONDOMINIUM APARTMENTS, of record in Book 4860, Pages 17, 18 and 19, in the Register's Office, Davidson County, Tennessee, to which plan reference is hereby made for more complete description.

* as joint tenants by the entirety

Being the same property conveyed to Joyce D. K. Essien, an undivided one-half interest and an undivided one-half interest to Ekan Iwok Essien and Julia Elaine Cornish, as tenants in common with right of survivorship by Quitclaim Deed from Joyce D. Essien, married and Ekan Iwok Essien, unmarried, recorded the 21st day of February, 2003 in Instrument No. 20030221-0023466, in the Register's Office of Davidson County, Tennessee.

The said Julia Elaine Cornish is now known as Julia E. Essian.

unimproved ( )
This is improved (X) property, known as 985 Todd Preis Drive, 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 9th day of June, 2005.

Joyce D. K. Essien

Ekan Iwok Essien

Julia E. Essien

STATE OF ~~Tennessee~~ Georgia
COUNTY OF ~~Davidson~~ DeKalb

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Joyce D. K. Essien and Ekan Iwok Essien, and Julia E. Essien, 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 purposes therein contained.

Witness my hand and official seal, this the 9th day of June, 2005.

Helen E Lofer
Notary Public

My Commission Expires: 7-19-2005

(SEAL)

RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903