THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF Sumner
Bankers Title & Escrow Corp. 3310 West End Ave., Ste. 410 Nashville, TN 37203	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 170,000.00. Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF SEPTEMBER, 2005. Notary Public MY COMMISSION EXPIRES: 5/28/2006 (AFFIX SEAL)

ANGELA A. RAMSEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAY 28, 2006

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Phillip A. Clifford	First Horizon Home Loan Corporation	MAP 87-2
4504 Raccoon Trail	4000 Horizon Way	PARCEL 76
Hermitage, TN 37076	Irving, Texas 75063	
(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, **Jonathan G. Clapper and wife, Deborah D. Clapper**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Phillip A. Clifford** **Philip**

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 number 105 on the plan of New Hope Meadows, Phase II, of record in Book 6900, page 724, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made.

Being the same property conveyed to Jonathan G. Clapper and wife, Deborah D. Clapper by deed of record in Book 9859, page 495, said Register's Office.

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

This is ( ) UNIMPROVED

(X) IMPROVED property known as **4504 Raccoon Trail, Hermitage, TN 37076.**

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 our hand( ) this the 15th day of September, 2005.

Jonathan G. Clapper

Deborah D. Clapper

Davidson County DEEDWARR
Recvd: 09/19/05 15:33 2 pgs
Fees:13.00 Taxes:629.00

20050919-0112505

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 **Jonathan G. Clapper** the bargainor__, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor__, and who acknowledged that he executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 15th day of September, 2005.

My Commission expires 1-26-07

Notary Public

JAMES A. WAECHTER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

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 **Deborah D. Clapper** the bargainor__, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor__, and who acknowledged that she executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 15th day of September, 2005.

My Commission expires 1-26-07

Notary Public

JAMES A. WAECHTER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN