THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF WILLIAMSON
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 $ 345,000.00. Angela Robertson Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6 DAY OF DECEMBER, 2005 Deborah K. Devine Notary Public MY COMMISSION EXPIRES: 11/22/08 (AFFIX SEAL)

Deborah K. Devine State of Tennessee Notary Public Davidson County

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Christine Chambers	Merrill Lynch Credit Corporation	MAP 160-11
5608 Hearthstone Lane	4802 Deer Lake Drive, East	PARCEL 46
Brentwood, TN 37027	Jacksonville, FL 32246-6484	
(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, **Carolyn E. Latham, unmarried**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Christine Chambers, unmarried and Debra D. Chambers, unmarried**

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 NO. 110, on the plan of Phase 7, Hearthstone Subdivision of record in Book 6250, page 935, Registers office of Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Carolyn E. Latham, unmarried by deed from Zepha I. Smith and wife Phyllis J. Smith of record in Instrument No. 200011220115472, Registers office for Davidson County, Tennessee.

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 **5608 Hearthstone Lane, Brentwood, TN 37027.**

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(s) this the 6th day of December, 2005.

Carolyn E. Latham

Carolyn E. Latham

Davidson County DEEDWARR
Recvd: 12/09/05 10:56 2 pgs
Fees:13.00 Taxes:1276.50

20051209-0148123

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 **Carolyn E. Latham** 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 6th day of December, 2005.

My Commission expires May 24 2008

L. MOORE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN

Notary Public

STATE OF TENNESSEE
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named 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_____ executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 6th day of December, 2005.

My Commission expires _____

_____
Notary Public