THIS INSTRUMENT PREPARED BY: **Mudter Morgan & Patterson** **Attorneys-at-Law** **2000 Richard Jones Road** **Suite 110** **Nashville, Tennessee 37215** **Record & Return To:** **First Title & Escrow Co., Inc.** **FTEC File No. 24893-11-2005** File Box 9B	STATE OF TENNESSEE, COUNTY OF DAVIDSON: The actual consideration or value, whichever is greater, for this transfer is: $530,000.00. Affiant Subscribed and sworn to before me this 15th day of December, 2005. NOTARY PUBLIC Notary Public STATE OF TENNESSEE

Davidson County DEEDWARR
Recvd: 12/21/05 16:13 2 pgs
Fees:13.00 Taxes:1961.00

20051221-0153180

WARRANTY DEED

Address New Owner: Benjamin E. Merrill, and Karen J. Merrill 6304 Chickering Circle Nashville, TN 37215	**Send Tax Bills To:** New Owners Home Loan Center, Inc. 163 Technology Drive Irvine, CA 92618	**Tax Information:** Map No.157.00-0 Parcel No. 048.00

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Tommy J. Ducklo and and wife, Beth Karr Ducklo**, ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **Benjamin E. Merrill and wife, Karen J. Merrill** ("Grantee"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 6304 Chickering Circle, Nashville, TN 37215

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantee, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on the 15th day of December, 2005.

Tommy J. Ducklo

Beth Karr Ducklo

STATE OF TENNESSEE, COUNTY OF DAVIDSON SS.:

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, **Tommy J. Ducklo and Beth Karr Ducklo**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 15th day of December, 2005.

Notary Public

My Commission Expires:

NOTARY PUBLIC
AT LARGE
J. Michael Morgan
My Commission Expires
July 25, 2009
STATE OF TENNESSEE

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 5 on the Plan of Iroquois Meadows, as of record in Plat Book 5050, page 86, amended in Book 6037, page 798, Register's Office for Davidson County, Tennessee to which plan reference is made for a more complete description.

Being the same property conveyed to Tommy J. Ducklo and spouse, Beth Karr Ducklo by deed dated, 6/25/93 from Edward C. McDonald and spouse, Carole A. McDonald of record in Book 9002, page 582, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

1. 2005 City/County taxes which have been paid by the Grantor and prorated by the parties.
2. All matters appearing on the Plan of record as Book 5050, page 86, amended in Book 6037, page 798, Register's Office for Davidson County, Tennessee.