03

Realty Title

48-A

ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Maria R. Ciresi	PINNACLE DIRECT FUNDING CORP.	
7453 Harrow Drive	1500 LEE ROAD	MAP and PARCEL
Nashville, TN 37221	ORLANDO, FL 32810	142-2 118

This instrument prepared by: Cindy S. Smith, P.C., Attorney at Law
P.O. Box 292004, Nashville, TN 37229 (Davidson County - Box 27B)

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Charles L. Willoughby and Lula Belle Willoughby, husband and wife** (the "Grantors"), have bargained and sold, and by these presents do transfer and convey unto **Maria R. Ciresi** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 148 on the Plan of Cross Timbers Subdivision, Section 3, as of record in Book 4175, Page 21, Register's Office for Davidson County, Tennessee.

Said Lot No. 148 fronts 85.0 feet on the south side of Harrow Drive and extends back 150.0 feet on the westerly line and 150.0 feet on the easterly line, to a line in the rear on which it measures 85.0 feet.

Being the same property conveyed to Charles L. Willoughby and wife, Lula Belle Willoughby, by Warranty Deed dated July 5, 1989, from David H. Green and wife, Judy K. Green, of record in Book 7882, Page 16, Register's Office for Davidson County, Tennessee.

This is property with a common address of 7453 Harrow Drive, Nashville, TN 37221.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: (1) Property taxes for the current year and all subsequent years, taxes for the current year being prorated and payment of same being assumed by the Grantees; (2) The Plan of Record in Book 4175, Page 21, said Register's office and all matters therein; (3) Restrictive Covenants of record in Book 4242, Page 758, and Book 4318, Page 654, said Register's office.

Grantor warrants that Lula Belle Willoughby is one and the same person as Lula Belle Willoughy.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $177,900.00

Affiant

Subscribed and sworn before me this 31st day of January, 2006.

Notary Public

My Commission Expires: 2/22/2009

DIANE K. MANN
NOTARY PUBLIC
STATE OF TENNESSEE
WILLIAMSON COUNTY, TN

Davidson County DEEDWARR
Recvd: 02/08/06 11:16 2 pgs
Fees:13.00 Taxes:658.23

20060208-0015569

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their heirs, representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **31st** day of **January, 2006**.

Charles L. Willoughby

Charles L. Willoughby

Lula Belle Willoughby by Charles Lee Willoughby attyinfact

Lula Belle Willoughby by Charles Lee Willoughby, Attorney in Fact

PURSUANT TO POWER OF ATTORNEY OF RECORD IN INSTRUMENT NO. 20051006-0120532, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Charles L. Willoughby**, with whom I am personally acquainted, or who 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 and official seal at office this **31st** day of **January, 2006**.

Notary Public
My Commission Expires: 11/14/09

CINDY S. SMITH STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 14, 2009

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 31st day of January 2006, personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named **Charles Lee Willoughby, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that he is the Attorney-in-Fact of Lula Belle Willoughby,** and is authorized by her to execute this instrument on her behalf by virtue of a Power of Attorney recorded in Instrument No. 20051006-0120532, said Register's Office.

Witness my hand and official seal at office, this 31st day of January 2006.

Notary Public
My Commission Expires: 11/14/09

CINDY S. SMITH STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 14, 2009

File No. 0601-009.WD