Prepared by:
Amy Cross Nance
Attorney at Law
1600 Westgate Circle Suite 125
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $100,000.00

Affiant

Subscribed and sworn to before me, this 28 day of April 2006.

Notary Public
My commission expires: 4/2/07

Amy Cross Nance
State of Tennessee Notary Public
Williamson County

Davidson County DEEDWARR
Recvd: 05/01/06 09:17 2 pgs
Fees:13.00 Taxes:370.00
20060501-0049316

Address of New Owner:	Send Tax Bills to:	Tax Information
Micah J. Puncochar 622 McFerrin Ave. Nashville TN 37206-0000	Franklin American Mortgage 501 Corporate Centre Drive, Suite 400 Franklin, TN 37067	082-08-0-273.00

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Janice Lynn Napier, an unmarried person, hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Micah J. Puncochar, an unmarried person, and Richard J. Puncochar, a married person, as joint tenants with right of survivorship, hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davison County, Tennessee, being Lot No. 12 on the Plan of F.O. Beasley's Subdivision of the Vaughn Tract, of record in Chancery Court Book 2, Page 105, in the Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Janice L. Napier by deed dated 06/30/2003 from Cynthia Lynn Malden, of record in Instrument No. 20030710-0095624, in the Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) 2006 taxes, a lien which are not yet due and payable. 2) All matters appearing on plan of F.O. Beasley's Subdivision of record in Chancery Court Book 2, Page 105 3) subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record

This property is improved property known as 622 McFerrin Ave., Nashville, Tennessee 37206-0000

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. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to 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 hand this 28 day of April, 2006.

Janice Lynn Napier

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Janice Lynn Napier, the bargainor(s), 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 and official seal at Brentwood, Tennessee, this 28th day of April, 2006.

Notary Public

My Commission expires: 4/2/07

FILE NO: 05242

Amy Cross Nance
State of Tennessee Notary Public
Williamson County