NEW PROPERTY OWNER IS:

Bryan N. Garner and Regina R. Clark
5201 Idaho Ave.
Nashville, TN 37209

SEND TAX BILLS TO:

Regions Mortgage
601 S. Court
Montgomery, Al 36104

THIS INSTRUMENT PREPARED BY:
KELLY & SMITH
LAW OFFICES
GALLATIN, TENNESSEE 37066

TAX ID #103-03-71

Davidson County DEEDWARR
Recvd: 05/17/06 08:59 3 pgs
Fees:18.00 Taxes:750.77
20060517-0057517

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **TWO HUNDRED TWO THOUSAND NINE HUNDRED TEN AND NO/100 ($202,910.00) DOLLARS**, cash in hand paid, the receipt of which is hereby acknowledged, I, **CHRISTOPHER E. TALBERT**, have this day bargained and sold and by these presents do hereby transfer and convey unto **BRYAN N. GARNER and wife, REGINA R. CLARK,** as tenants by the entirety, their heirs and assigns, forever, the following described tract or parcel, situated in Davidson County, Tennessee, more particularly described as follows:

Being the westerly 50 feet of the easterly 440 feet of the northerly 160 feet of Lot Nos. 23 and 24 on the Map of Realty Savings Bank and Trust Company's Revised Plan of West Extension of Charlotte Park, of record in Book 421, page 18, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description.

Said part of said lots front 50 feet on the southerly margin of Idaho Avenue and extend back between parallel lines, 160 feet to a dead line.

BEING the same property conveyed to Christopher E. Talbert by deed from Phillip J. Duncan and Mary Alice Duncan, dated July 19, 2002, and of record as Instrument #20020723-0088073, in the Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD the above described tract or parcel of land, together with all the improvements thereon and the appurtenances thereunto belonging, unto the said GRANTEES, their heirs and assigns, in fee simple forever.

I COVENANT with the said GRANTEES that I am lawfully seized and possessed of the above described tract or parcel of land, that I have a good right to convey same, and that the same is unencumbered, EXCEPT for 2006 real estate taxes which are to be pro-rated and assumed by the GRANTEES, applicable zoning and building regulations and all visible easements and restrictions of record.

I FURTHER COVENANT with the said GRANTEES and bind myself, my heirs and legal representatives, to warrant and forever defend the title to said tract or parcel of land, unto the said GRANTEES, their heirs and assigns, against all lawful claims of all persons whomsoever.

AND I, HOLLY C. TALBERT, wife of the said CHRISTOPHER E. TALBERT, for the above consideration, do hereby join in this conveyance and by these presents do hereby transfer and convey unto the said GRANTEES, as tenants in common, their heirs and assigns, all right, title, interest and claim which I may have in and to the above-described tract or parcel of land by virtue of the marital laws of the State of Tennessee or otherwise.

WITNESS our hands this the 16 day of May, 2006.

CHRISTOPHER E. TALBERT

HOLLY C. TALBERT

STATE OF TENNESSEE

COUNTY OF SUMNER

PERSONALLY appeared before me, the undersigned, a Notary Public in and for said County and State, the within named CHRISTOPHER E. TALBERT and wife, HOLLY C. TALBERT, the bargainors, 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 office, this the 16 day of May, 2006.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 7-21-08

VICKI GRANTHAM
STATE OF TENNESSEE NOTARY PUBLIC
SUMNER COUNTY
My Comm. Exp. 7-21-2008

OATH

STATE OF TENNESSEE

COUNTY OF ~~SUMNER~~ DAVIDSON

I, or We, hereby swear or affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is **$202,910.00**, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

AFFIANT

SUBSCRIBED and sworn to before me, this the 16th day of May, 2006.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 01/24/09

F:\DOCS\YDV\wd6\Bryan Garner and Regina Clark WD Christopher E. Talbert.wpd

CATHERINE H. GWYN
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY
My Commission Expires January 24, 2009