NEW OWNER

~~WHEN RECORDED MAIL TO~~:
~~PREPARED BY~~ AND MAIL TAX STATEMENTS:
ANN S. LAY
1137 PETER PAN STREET
MADISON , TN 37115

Davidson County DEEDWARR
Recvd: 07/12/06 13:27 4 pgs
Fees:22.00 Taxes:0.00

20060712-0083886

~~INSTRUMENT WAS PREPARED BY:~~
RETURN TO RECORDING DEPT.
Lenders First Choice
3850 Royal Avenue 7362555
Simi Valley, CA 93063

MAXIMUM PRINCIPAL INDEBTEDNESS for
Tennessee Recording Tax Purposes is $ FOR RECORDER'S USE ONLY

WARRANTY DEED

For good consideration, I (we) ANN S. LAY

hereby bargain, deed and convey to ALLEN LAY AND ANN S. LAY, HUSBAND AND WIFE

the following described land in DAVIDSON county, free and clear with WARRANTY COVENANTS; to wit: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF
APN#52-9-62

Derivation Clause
The instrument constituting the source of the Borrower's interest in the foregoing described property was a QUIT CLAIM DEED recorded 9/29/05 as document no. 200509290117236 in the Register's office of DAVIDSON County, TN.

Grantor, for itself and its heirs, hereby covenants with Grantee, its heirs, and assigns, that Grantor is lawfully seized in fee simple of the above-described premises; that it has a good right to convey; that the premises are free from all encumbrances; that Grantor and its heirs, and all persons acquiring any interest in the property granted, through or for Grantor, will, on demand of Grantee, or its heirs or assigns, and at the expense of Grantee, its heirs or assigns, execute and instrument necessary for the further assurance of the title to the premises that may be reasonably required; and that Grantor and its heirs will forever warrant and defend all of the property so granted to Grantee, its heirs, against every person lawfully claiming the same or any part thereof.

WITNESS the hands and seal of said Grantors this 15th day of March, 2006.

Ann S. Lay
Grantor ANN S. LAY

Allen Lay
Grantor

Grantor

Witness

Grantor

Grantor

Grantor

Witness

STATE OF TENNESSEE
COUNTY OF } SS.

On this 15th day of March, before me personally appeared ANN S. LAY and Allen Lay, to me known to be the person(s) described in and who executed the foregoing instrument, and acknowledged that he (they) executed the same as his (their) free act and deed.

(Seal)

Notary Public

My Commission Expires:

THOMAS D. LARSON
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

My Commission Expires JULY 25, 2009

EXHIBIT "A"

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. 2 ON THE MAP OF THE SUBDIVISION OF LOTS NO. 20, 21, 24 AND 25 OF THE MONTAGUE SUBDIVISION, OF RECORD IN BOOK 843, PAGE 79, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 2 FRONTS 94 ON THE EAST SIDE OF PETER PAN STREET AND RUNS BACK BETWEEN PARALLEL LINES 125 FEET TO A DEAD LINE.

FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR AS 52-9-62; SOURCE OF TITLE IS DOCUMENT NO. 20050929-0117236 (RECORDED 09/29/05)

STATE OF CALIFORNIA

COUNTY OF VENTURA

I, or we, hereby swear or affirm that to the best of affiants knowledge, information, and belief, the actual consideration for this transfer is $ 10.00

Affiant

Subscribed and sworn to before me this the 30 day of June, 20 06

DARLENE J. CLARK

DARLENE J. CLARK
Commission # 1479496
Notary Public - California
Los Angeles County
My Comm. Expires Mar 30, 2008