BOX #14A

WARRANTY DEED	State of Tennessee G#19855-3 County of Davidson The actual consideration or value, whichever is greater, for this transfer is **$110,000.00.** Affiant Subscribed and sworn to before me, this the 13th day of July, 2006. Notary Public My commission expires 11-19-08

Davidson County DEEDWARR
Recvd: 07/17/06 08:39 2 pgs
Fees:13.00 Taxes:407.00
20060717-0085351

THIS INSTRUMENT WAS PREPARED BY
John T. Cook, P.C.
2927 Berry Hill Drive , Nashville, TN 37204-3126

Address of New Owner(s) as follows:	Send Tax Bills To:	Map-Parcel Numbers
Joy G. Phillips	**Franklin American Mortgage Company**	**Map 048, Parcel 182.00**
4858 McCool Road	**501 Corporate Centre Drive, Suite 400**	
Nashville, TN 37218	**Franklin, TN 37067**	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE,

Suzanna J. Lonce

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Joy G. Phillips, a single woman

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

LAND in the 13th, formerly the 23rd Civil District of Davidson County, Tennessee, described as follows: BEGINNING at a point in the southerly margin of McCool Road, said point being the northeast corner of the property conveyed to Gilbert L. Lewis and wife, by deed from David C. Rutherford and wife, of record in Book 4332, page 810, Register's Office for said County; thence, with the southerly margin of said McCool Road, eastwardly 280 feet; thence, southwardly 420 feet; more or less, to the northerly margin of a proposed unnamed road; thence, with same westwardly 370 feet; thence, northwardly 220 feet to Gilbert L. Lewis' southeast corner; thence, with Lewis' eastern boundary line northwardly 260 feet to the BEGINNING, containing 3.0 acres, more or less.

Being the same property conveyed to Alan M Cohen and Suzanna J. Lonce, both unmarried, by Deed from Anthony D. Sinor and Robert E. Sinor, of record in Book 10573, Page 648, Register's Office for Davidson County, Tennessee. Said property was further conveyed from Alan M. Cohen, an unmarried man to Suzanna J. Lonce, an unmarried woman, by Quitclaim Deed of record in Instrument No. 20040727-0089545, said Registers' Office.

This conveyance is subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

This is Improved (_X___) Unimproved (____) property, known as: **4858 McCool Road, Nashville, TN 37218**

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, 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/our hand(s) this **13th** day of **July, 2006.**

Suzanna J. Lonce

STATE OF TENNESSEE)
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Suzanna J. Lonce ,** the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this **13th** day of **July, 2006.**

Sharon S Patterson
Notary Public

My Commission Expires: 7-19-08

