BOX 50-B

PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP
5107 MARYLAND WAY
STE. 115
BRENTWOOD, TN 37027

WARRANTY DEED

P-FHR-06-0416

STATE OF Tennessee
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $118,900.00

Affiant

Subscribed and sworn to before me, this 15th DAY OF December, 2006.

Notary Public

MY COMMISSION EXPIRES: 3-22-08
(AFFIX SEAL)

PAMELA JO YATES NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY TN

THIS INSTRUMENT WAS PREPARED BY
Homeland Title, LLC (HTI)
1896 General George Patton Dr., Ste. 200
Franklin, TN 37067

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Tracey Ferrell	REGIONS BANK d/b/a REGIONS MTG	
416 Elgin Street	(NAME) DEPT 2520 P.O.BOX 2153	
(ADDRESS)	(ADDRESS)	
Nashville, TN 37211	BIRMINGHAM, AL 35287-2520	13301030000
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we JOSEPH E. MCCALLUM AND WIFE, SUSAN L. MCCALLUM, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto TRACEY FERRELL, UNMARRIED, hereinafter called the Grantee(s), their heirs and assigns, that 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. 117 on the Plan of SUNRISE HEIGHTS ADDITION, of record in Plat Book 421, page 2, Register's Office for said County.

Said Lot No. 117 fronts 50 feet on the northerly side of Elgin Street and runs back between the easterly margin of Keystone Avenue a line parallel thereto and 50 feet distance therefrom, 184.7 feet on the westerly side of said lot, and 184.2 feet on the easterly side thereof to a 15 foot alley on which said lot abuts 50 feet, more or less.

(a) Being the same property conveyed to Sharon McCallum by deed (DEEDWARR) from Dorothy Williams of record in Instrument 200210290132472 on 10/21/2002 and filed for record on 10/29/2002, Register's Office for said County.
(b) Being the same property conveyed to Joseph E. McCallum and wife, Susan L. McCallum by deed (DEEDWARR) from Sharon McCallum Morginsky and husband, Matthew E. Morginsky of record in Instrument 200605230060237 on 05/22/2006 and filed for record on 05/23/2006, Register's Office for said County.

unimproved ( )
This is improved (X) property, known as 416 ELGIN STREET, Nashville, Tennessee
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

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; and we do covenant with the said GRANTEE(S) 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 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/our hand(s) this 15th day of December, 2006.

Joseph E. McCallum

Susan L. McCallum

Davidson County DEEDWARR
Recvd: 12/22/06 14:45 2 pg
Fees:13.00 Taxes:443.63

20061222-0158568

STATE OF Tennessee
COUNTY OF DAVIDSON

On this the 15th day of December, 2006, before me personally appeared Joseph E. McCallum and wife, Susan L. McCallum to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument for the purpose therein contained.

Witness my hand and official seal, this the 15th day of December, 2006.

Pamela Jo Yates
Notary Public

My Commission Expires: 3-22-08

(SEAL)

PAMELA JO YATES
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TN

RETURN TO:
Homeland Title, LLC (HTI)
1896 General George Patton I
Franklin, TN 37067
Phone: (615)599-9959