39-B

THIS INSTRUMENT PREPARED BY: **Chapman & Rosenthal Title, Inc.** **3817 Bedford Avenue** **Suite 140** **Nashville, Tennessee 37215** **CRT File No. 07040066** Davidson County DEEDWARR Recvd: 05/14/07 14:50 2 pgs Fees:13.00 Taxes:377.40 20070514-0057627	STATE OF TENNESSEE) COUNTY OF DAVIDSON) The actual consideration or value, whichever is greater, for this transfer is: $102,000.00. Affiant Subscribed and sworn to before me, this 10th day of May 2007. Notary Public My Commission Expires: [illegible] SANDRA WILEE IRONS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

WARRANTY DEED

Address New Owner: Daniel J. Ard Katie L. Ard 2008 Jones Circle Nashville, TN 37207	Send Tax Bills To: ~~New Owner~~ AmTrust Bank 1111 Chester Ave. Cleveland, OH 44114	Tax Information: Tax Parcel ID No. 71-8-111.00

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Daniel and Cherie Swain, husband and wife**("Grantor"), has this day bargained and sold, and does hereby transfer and convey to **Daniel J. Ard and Katie L. Ard, husband and wife**, ("Grantees"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 189 ON THE MAP OF SECTION 1, JOYWOOD HEIGHTS AS OF RECORD IN PLAT BOOK 1130, PAGE 91, REGISTER'S OFFICE DAVIDSON COUNTY, TENNESSEE TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO DANIEL SWAIN AND WIFE, CHERIE SWAIN BY WARRANTY DEED FROM CHAN MCCULLOUGH, MARRIED, RECORDED ON THE 30TH DAY OF MARCH, 2006 IN INSTRUMENT NO. 20060330-0036180, IN THE REGISTER'S OFFICE OF DAVIDSON COUNTY, TENNESSEE.

This is improved property located at 2008 Jones Circle, Nashville, TN 37207.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantees, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except for current taxes, and restrictions and easements of record. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantees, its successors, heirs and assigns against the lawful claims of all persons whatsoever.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 10 day of May 2007.

Daniel Swain

Cherie Swain

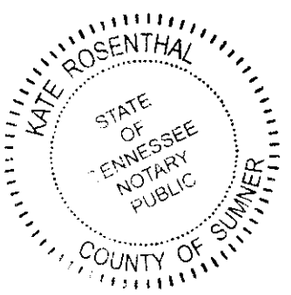
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, Daniel Swain and Cherie Swain, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 10 day of May 2007.

Notary Public

My Commission Expires: _____



MY COMMISSION EXPIRES NOV 22 2010