THIS DOCUMENT PREPARED BY (AND AFTER RECORDING RETURN TO):
First National Financial Title Services, LLC
25 Century Blvd., Suite 203
Nashville, TN 37214
Phone 615.883.0040 • Fax: 615.883.0827
File No. N15282

Davidson County DEEDWARR
Recvd: 11/07/07 14:17 2 pgs
Fees:13.00 Taxes:680.80
20071107-0131542

Property Address:
405 Midnight Sun Circle, Nashville, TN 37211 ---Above This Line Reserved For Official Use Only---

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT:

FOR VALUABLE CONSIDERATION OF TEN DOLLARS ($10.00), and other good and valuable consideration, cash in hand paid, the receipt and sufficiency of which is hereby acknowledged, **Bryan W. Gardenour and wife, Junko Gardenour**, hereinafter referred to as Grantors, have this day bargained and sold, and by these presents do hereby transfer and convey unto **Lillian Cabrera, married,** hereinafter Grantees, the following lands and property, together with all improvements located thereon, lying in the Davidson County, Tennessee, to-wit:

Being Lot Number 24, on the Plan of Bridle Downs, as shown by plat of record in Plat Book 6900, Page 701-703, as corrected by Certificate of Correction of record in Book 8169, Page 240 and Book 8577, Page 220, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

SUBJECT to all easements, rights-of-way, protective covenants and mineral reservations of record, if any.

AND BEING THE SAME premises conveyed to Grantors by virtue of a general warranty deed from Karen Wren Adkins, unmarried, dated December 19, 2003, and recorded January 5, 2004, in the Register's Office for Davidson County, Tennessee, Instrument Number 20040105-0001180.

TO HAVE AND TO HOLD same unto Grantees, and unto Grantees' heirs and assigns forever, with all appurtenances thereunto belonging.

GRANTORs do for Grantors and Grantors' heirs, personal representatives, executors and assigns forever hereby covenants with Grantee that Grantor is lawfully seized in fee simple of said premises; that the premises are free from all encumbrances, unless otherwise noted above; that Grantor has a good right to sell and convey the same as aforesaid; and to forever warrant and defend the title to the said lands against all claims whatever.

Taxes for tax year 2007 shall be [X] prorated between Grantor and Grantee as of the date selected by Grantor and Grantee, or [ ] paid by Grantee, or [ ] paid by Grantor.

The property herein conveyed [ ] not a part of the homestead of Grantors and is not Grantor's marital residence, or [X] is part of the homestead of Grantors and if Grantor is married, the conveyance is joined by both Husband and Wife.

WITNESS Grantors' hands this 5th day of November, 2007.

_____{Seal}
Bryan W. Gardenour

_____{Seal}
Junko Gardenour

State of TENNESSEE
County of DAVIDSON

On this the 5th day of November, 2007, before me, the undersigned officer, personally appeared Bryan W. Gardenour and Junko Gardenour, known to me (or satisfactorily proven) to be the parties executing the foregoing instrument and they acknowledged that they, executed same as their free act and deed.

ROBBIN YOUNT STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires November 22, 2010

_____
Notary Public

My Commission expires: _____

We hereby swear or affirm that the actual consideration for this transfer, or the value of the property, whichever is greater is $184,000.00 which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

_____
Affiant

Sworn to and subscribed before me this the 5th of November, 2007.

_____
Notary Public

My Commission expires: _____

Name of Owner and Property Address:
Lillian Cabrera and Basilio Cabrera
GMAC Mortgage, LLC
PO Box 4025, Coraopolis, PA 15108-0000
Phone: n/a

ROBBIN YOUNT STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

My Commission Expires November 22, 2010

Person Or Entity Responsible For Payment Of Taxes:
Homecomings Financial,LLC (FKA Homecomings Financial Network Inc.)
2101 Rexford Road. Ste 250W
Charlotte, NC 28211

Tax Parcel ID#: 172-08-0-B 024.00 CO