WARRANTY DEED

PATRICIA NICHOLLS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 139,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th day of December, 2008

Notary Public:

MY COMMISSION EXPIRES: 1/24/09
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
John Jernigan	Residential Loan Centers of America, Inc.	Parcel ID:
3013 High Rigger Dr.	2700 S. River Rd., Ste. 400	15002033600
Nashville, TN 37217	Des Plaines, IL 60018	

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

Ronald N. Bowers and wife, Brenda K. Bowers

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto

John Jernigan, married

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:

BEING Lot No. 124, on the Plan of Revised Section Two, Harbor Gate, of record in Plat Book 6250, Page 33, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Ronald N. Bowers and wife, Brenda K. Bowers by deed from Bill Wheeler Construction Co., Inc. of record in Book 7849, Page 87, Register's Office for said County.

This conveyance is subject to Restrictions of record in Book 6366, Page 494, said Register's Office.

This conveyance is made subject to: (1) 2008 taxes, which have been prorated and paid by the Grantors; (2) All matters appearing on the Plan of record in Plat Book 6250, Page 33, said Register's Office; (3) Easements of record in Book 5300, Page 909; Book 5904, Page 79; Book 6434, Page 753; Book 2242, Page 247; Book 2875, Page 299; Book 4438, Page 703; Book 5780, Page 952, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 3013 High Rigger Dr., Nashville, TN 37217

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 our hands this 15th day of December, 2008.

Ronald N. Bowers

Brenda K. Bowers

Davidson County DEEDWARR
Recvd: 12/16/08 15:48 2 pgs
Fees:13.00 Taxes:517.63

20081216-0120585

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 Ronald N. Bowers and Brenda K. Bowers, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 15th day of December, 2008.

My Commission Expires: 1/24/09

Notary Public

PATRICIA NICHOLLS
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.