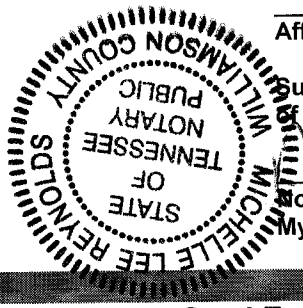
Prepared by:
Brian Lavoy Payne, Attorney at Law, PLLC
7600 Leveson Way ~ Lenox Village
Nashville, TN 37211
TN BPR # 11639

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $130,000.00.

Affiant

Subscribed and sworn to before me, this 11th day of December, 2009.

Notary Public
My commission expires: June 20, 2011



Address of New Owner:	Send Tax Bills to:	Tax Information
Michael J. Jennings	People's Home Equity, Inc.	119-14-0-181
2914 Tuggle Avenue	213 Ward Circle, Suite 201	
Nashville, TN 37211	Brentwood, TN 37027	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Jamie Radcliff and wife, Teri Browder-Radcliff**, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to **Michael J. Jennings, a single man**, hereinafter called the Grantee, his successors and assigns, a 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. 16, on the Plan of Tuggle Heights, as shown of record in Book 1130, Page 90, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Jamie Radcliff, from Larry Joe Brown, a married man, and Sue Carol Thomas, a single person, dated April 29, 2005, of record in Instrument No. 20050512-0053662, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 2914 Tuggle Avenue, Nashville, Tennessee 37211

Teri Browder-Radcliff joins in the execution of this instrument to convey her marital interest, if any, in subject property.

Davidson County DEEDWARR
Recvd: 12/18/09 10:13 3 pgs
Fees:18.00 Taxes:481.00
20091218-0115214

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 hand this 11th day of December, 2009.

Jamie Radcliff by Teri Browder-Radcliff, his attorney in fact

Jamie Radcliff, by Teri Browder-Radcliff, his Attorney-in-Fact

Teri Browder-Radcliff

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Teri Browder-Radcliff, individually, and as attorney in fact for Jamie Radcliff, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged she executed the within instrument for the purposes therein contained, and in the capacity as stated, and further stated that she is attorney in fact for Jamie Radcliff and has the authority to so act for him and in his stead.

Witness my hand in Brentwood, Tennessee, this 11th day of December, 2009.

Brian Lavoy Payne, Notary Public

My Commission expires 12/12/10

BRIAN LAVOY PAYNE
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

CERTIFICATE OF AUTHENTICITY

I, Christopher R. Jackson, do hereby make oath that I am the custodian of the electronic version of the attached document tendered for registration herewith and that this is a true and correct copy of the original document executed and authenticated according to law.

Custodian

Cumberland Title

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Personally appeared before me, Michelle Lee Reynolds, a notary public for this county and state, Christopher R. Jackson, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.

(SEAL)

MICHELLE LEE REYNOLDS
STATE OF TENNESSEE NOTARY PUBLIC
WILLIAMSON COUNTY

Notary Public

My Commission Expires: June 20, 2011