This instrument prepared by:

Fearnley & Califf - Nashville
565 Marriott Drive - Ste 850
Nashville, TN 37214

Davidson County DEEDWARR
Recvd: 03/23/10 15:54 3 pgs
Fees:18.00 Taxes:332.63
20100323-0021799

WARRANTY DEED

THIS INDENTURE made and entered into this 18th day of March, 2010, by and between William Delano Gifford, married, party of the first part, and Cotrenia L Bridges*, party of the second part.

*UNMARRIED

WITNESS: That for and in consideration of ten and no/100 Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt of all of which is hereby acknowledged, said party of the first part has bargained and sold and does hereby bargain, sell, convey, and confirm unto said party of the second part the following described real estate, situated and being in the County of Davidson, State of Tennessee, to wit:

Land in Davidson County, Tennessee, being all of Lot NO. 31 on the Plan of First Revision Williams Valley P.U.D. as shown by plat appearing of record in Instrument No. 20010201-0009794, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete detail of said lot.

Being all or part of the same property conveyed to William Delano Gifford by virtue of Cash Deed dated September 22, 2009 of record at Instrument No, 20090924-0088935 in the Register's OFfice of Davidson County, Tennessee. Being previously conveyed to the Secretary of Housing and Urban Development by virtue of Trustee's Deed at Instrument No. 20090602-0050445, dated February 19, 2009 from Pearl Walker by virtue of Warranty Deed at Instrument No. 20041006-0120453 dated September 30, 2004, in the Register's Office of Davidson County, Tennessee.

Seller warrants that property has never been used as his primary residence and has been used for investment purposes only.

TO HAVE AND TO HOLD the aforesaid real estate, together with all of the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second part, their heirs, successors, and assigns in fee simple forever.

The said party of the first part does hereby covenant with the said party of the second part that it is lawfully seized in fee of the aforedescribed real estate; that it has a good right to sell and convey the same; that same is unencumbered, except for: year 2010 Davidson **County real property taxes, being a lien not yet due and payable. This conveyance is subject to any and all existing restrictions of record in said Register's Office, and that title and quiet possession thereto it will warrant and forever defend against the lawful claims of all persons.**

The word "party" as used herein shall mean "parties" if it refers to more than one person or entity, and pronouns shall be construed according to their proper gender and number according to the context hereof.

WITNESS the signature of the party of the first part the day and year first above written.

William Delano Gifford

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me a Notary Public in and for said State and County, duly commissioned and qualified, William Delano Gifford, with whom I am personally acquainted, or proved to me to be on the basis of satisfactory proof, and who acknowledged that he executed the foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at office this 18th day of March, 2010.

Notary Public

My Commission Expires: 9-8-13

MEMORIE WHITE
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

Property Owner & Address:	Cotrenia L Bridges 116 Williams Valley Court Madison, TN 37115
Tax Parcel No	042120B03100CO
Property Address:	116 Williams Valley Ct Madison, TN 37115
MAIL TAX BILLS TO:	Franklin American Mortgage 501 Corporate Centre Drive, Suite 400 **Franklin, TN 37067**

STATE OF TENNESSEE
COUNTY OF ~~DAVIDSON~~ WILSON

I, or we, hereby swear or affirm that to the best of Affiant's knowledge, information and belief the actual consideration for this transfer of value of the property transferred, whichever is greater is $89,900.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary sale.

AFFIANT

SUBSCRIBED AND SWORN TO before me this 18th day of March, 2010.

Notary Public

My Commission Expires: 5-14-2011

Mandy Alsup
State of Tennessee Notary Public
Wilson Co.

CERTIFICATE OF AUTHENTICITY

I, Tammy Duncan, do hereby make oath that I am a licensed attorney and/or 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.

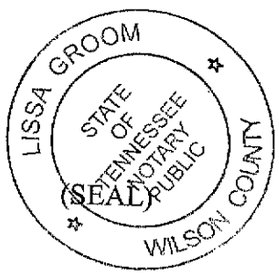
Tammy Duncan
Attorney or Custodian

Cumberland Title

STATE OF TENNESSEE

COUNTY OF Wilson

Personally appeared before me, Lissa Groom, a notary public for this county and state Tammy Duncan, who acknowledges that this certification of an electronic document is true and correct and whose signature I have witnessed.



Lissa Groom
Notary Public

My Commission Expires: 11/5/2012

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