Prepared by:
Realty Title & Escrow Company, Inc.
808 N. Mt. Juliet Road
Mt. Juliet, TN 37122

STATE OF TENNESSEE
COUNTY OF Wilson
The actual consideration or value, whichever is greater, for this transfer is $200,000.00

x Don Joynes
Affiant

Subscribed and sworn to before me, this 1 day of September, 2010

Notary Public
My commission expires: 1-17-12

WILSON CO. TENN. NOTARY PUBLIC AT LARGE TOMLINSON KATHLEEN

06-1003-73860

[redacted]

Address of New Owner:	Send Tax Bills to:	Tax Information
Laura E. Joynes	Peoples Home Equity, Inc.	098-13-0-A-010.00
4737 Cape Hope Pass	213 Ward Circle #201	
Hermitage TN 37076	Brentwood, TN 37027	

[redacted]

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, Vanguard Investments, Inc., hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Donald R. Joynes and Laura E. Joynes, husband and wife, hereinafter called the Grantees, their 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. 10, on the Plan of New Hope Point (erroneously referenced in prior deed as 'Pointe'), Phase One, Section 2, of record in Book 9700, Page 431, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Vanguard Investments, Inc. by deed from Billy Glass, Co-Trustee, dated April 11, 2007, recorded April 25, 2007, of record in Instrument No. 20070425-0049380, 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 4737 Cape Hope Pass, Hermitage, TN 37076

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.

BILL GARRETT, Davidson County
Trans:T20100054942 DEEDWARR
Recvd: 09/02/10 09:17 2 pgs
Fees:13.00 Taxes:740.00
20100902-0069742

WITNESS my hand this 31st day of AUGUST, 2010.

Vanguard Investments, Inc.

By: _____
Paul S. Chattaway, President

STATE OF TENNESSEE
COUNTY OF KNOX

Personally appeared before me, the undersigned, a notary public in and for said county and state, the within named Paul S. Chattaway, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the within instrument for the purposes therein contained, and who further acknowledged that he is President of Vanguard Investments, Inc., and that he is authorized by Vanguard Investments, Inc., to execute this instrument on its behalf by himself as such President.

Witness my hand in KNOXVILLE, TN, this 31st day of AUGUST, 2010.

_____
Notary Public
State of Tennessee at Large

ANGELA M. DAVIS
STATE OF TENNESSEE NOTARY PUBLIC
KNOX COUNTY

My Commission Expires:

My Commission Expires:
August 3, 2013