BOOK 11040 PAGE 79 Box 2

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 118,000.00

Sandra B. Emery
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF July 19 98

NOTARY PUBLIC AT LARGE
Notary Public

MY COMMISSION EXPIRES 3/27/99
(AFFIX SEAL)

JACQUELINE M. FREEMAN NOTARY PUBLIC DAVIDSON COUNTY TENNESSEE My Commission Expires March 27, 1999

THIS INSTRUMENT WAS PREPARED BY
GREGORY S. PERRONE, ATTORNEY AT LAW
109 Westpark Drive, Suite 330, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Sandra B. Emery (NAME)	Flagstar Bank, FSB (NAME)	149-2-115.00
2218 Oak Barrel Lane (ADDRESS)	30400 Telegraph Rd; #200	02DX-08753
	Mail Stop 3-170 (ADDRESS)	
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Bingham Farms, MI 48205-4539 (CITY) (STATE) (ZIP)	

FOR AND 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, Charles Spraggins and wife, Traci C. Spraggins

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Sandra B. Emery, unmarried

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:

Land in Davidson County, TN, BEING Lot No. 19 on the Plan of Oakwood Subdivision, Phase Three, Section One, of record in Plat Book 7900, page 268, Register's Office for Davidson County, TN, to which Plan reference is hereby made for a complete and accurate description thereof.

Being the same property conveyed to Charles Spraggins and wife, Traci C. Spraggins, by deed from Centex Homes, a Nevada general partnership and 2728 Holding Corporation, a Nevada corporation, of record in Book 10229, Page 983, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Taxes for the year 1998 which have been prorated, and payment thereof, by acceptance of this conveyance, is expressly assumed by Grantees; all matters appearing on the Plan of record in Plat Book 7900, page 268; Declaration of Covenants, Conditions and Restrictions of record in Book 7981, page 478, as corrected in Book 8313, page 17, and Book 9237, page 1, First Amendment in Book 8038, page 838; Second Amendment in Book 10650, page 785; Supplemental of record in Book 8323, page 410; By-Laws in Book 7981, page 519; Deed of Conveyance in Book 9531, page 72-76; Dedication of Common Areas in Book 10658, page 591; Agreement for dedication of easement for sanitary sewers, storm drainage in Book 6269, page 197, Book 6298, page 582, and Book 8175, page 765; Rights of others in and to portion of premises; Easement for flow of any creeks or branches; all of record in the Register's Office for Davidson County, Tennessee.

9592 07/29 0101 03CHECK 447.60

unimproved ( )
This is improved (X) property, known as 2218 Oak Barrel Lane, Antioch, TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 hand s this 24th day of July, 19 98

Charles Spraggins

Traci C. Spraggins

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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 Charles Spraggins and wife, Traci C. Spraggins

the bargainor S, 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 at Brentwood, Tennessee, this 24th day of July, 19 98.

Commission expires 3/27/99

NOTARY PUBLIC AT LARGE — DAVIDSON COUNTY, TENN.
My Commission Expires March 27, 1999

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public

WARRANTY DEED

FROM

Charles Spraggins and wife,
Traci C. Spraggins

TO

Sandra B. Emery

RETURN TO:

GREGORY S. PERRONE
ATTORNEY - AT - LAW
109 Westpark Drive, Suite 330
Brentwood, Tennessee 37027

98 JUL 29 PM 12:22
FELIX Z. WILSON III REGISTER
DAVIDSON COUNTY, TN.

IDENTIF. ▲ REFERENCE

04680089

OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11040 PAGE 81

CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT
118000.00
CON TX 436.60
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 447.60
PAYEN 447.60

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

07/29/98 01 12:24 0001 9592

0468089
IDENTIF. ↑ REFERENCE
98 JUL 29 PM 12:22
FELIX Z. WILSON II, REGISTER
DAVIDSON COUNTY, TN.

No. 1325218