WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 98,500.00

Betty Bandel
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 1 DAY OF December 1999

NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY

Notary Public

MY COMMISSION EXPIRES: 3/24/2001
(AFFIX SEAL)

Instr:200001060001794 Page: 1 OF 2
REC'D FOR REC 01/06/2000 9:44:01AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $364.45

THIS INSTRUMENT WAS PREPARED BY

SETCO, 5120 Virginia Way, Suite C22, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Betty Bandel (NAME)	First Trust Mortgage Company (NAME)	128-13-0-A-339CO
339 Westfield Drive (ADDRESS)	P.O. Box 17257 (ADDRESS)	
Nashville, TN 37221 (CITY) (STATE) (ZIP)	Memphis, TN 38187-0257 (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, Kay G. Bitseff, formerly Kay G. Stokes

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Betty Bandel, 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, Tennessee, BEING Unit No. 339 on the Plan of Westfield Condominiums, (formerly the Hamlet), of record in Book 6250, page 590, as revised in Book 6250, page 748, and amended in Book 6831, page 982, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description thereof.

Being the same property conveyed to Kay G. Stokes, by deed from George Gianikas, Trustee, of record in Book 7274, Page 607, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following: Taxes for the year 2000 and subsequent years; all matters appearing on the plan of record in Book 6250, page 590, as revised in Book 6250, page 748, and amended in Book 6831, page 982; Master Deed & By-Laws of record in Book 6678, page 771, as amended in Book 6736, page 110, Book 6801, page 962 and Book 6831, page 982; all of record in the Register's Office for Davidson County, Tennessee.

Edward Bitseff joins in this conveyance for the purpose of conveying all right, title and interest he might have in and to the above described property as spouse of Kay G. Bitseff.

This is improved (X) unimproved ( ) property, known as 339 Westfield Drive, Nashville, TN 37221
(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 my hand this 28th day of December, 1999

Kay G. Bitseff
Kay G. Bitseff

Edward Bitseff
Edward Bitseff

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Kay G. Bitseff, formerly Kay G. Stokes and Edward Bitseff

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood Tennessee, this 28th day of December 1999.

Commission expires 3/21/2001

NOTARY PUBLIC AT LARGE WILLIAMSON

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 _____.

My commission expires _____

_____
Notary Public