27A
(1)

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 124,900.00

Mitchell L Ford
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
25th DAY OF February 2000

Notary Public

MY COMMISSION EXPIRES: ~~May 28, 2000~~ 5-02-01
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Mitchell L. Ford (NAME)	Accredited Home Lenders, Inc (NAME)	150-8
3540 Country Way Drive (ADDRESS)	10790 Rancho Bernardo Road (ADDRESS)	83
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	San Diego, CA 92127 (CITY) (STATE) (ZIP)	2DX 05240

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, Michael P. Clay, married

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Mitchell L. Ford and wife, Shirley M Ford

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:

Being Lot No 477, Section Five on the Plan of Towne Village of the Country of record in Plat Book 6250, pages 783 and 784, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Michael P Clay, married by deed from James A Holland, II and wife, Carole J Holland of record in Book 9462, page 796, Register's Office for Davidson County, Tennessee.

Subject to restrictions of record in Book 6767, page 456, said Register's Office.

This conveyance is subject to any and all existing easements of record.

Instr:200003020020371 Page: 1 OF 2
REC'D FOR REC 03/02/2000 8:35:46AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $462.13

unimproved ( )
This is improved (X) property, known as 3540 Country Way Drive, Antioch, Tennessee 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 my hand this 25th day of February 2000

Michael P. Clay, married

Karen E. Clay

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 Michael P. Clay, married

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, _____, Tennessee, this 25th day of February, 2000

Commission expires ~~May 28, 2000~~ 5-03-01

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

STATE OF TENNESSEE
COUNTY OF

On this, _____ day of _____, 19 ____, personally appeared before me, _____, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of _____ and is authorized by them to execute this instrument on their behalf, as their free act and deed.

Witness my hand, at office, this _____ day of _____, 19 ____

My commission expires _____

Notary Public