THIS INSTRUMENT WAS PREPARED BY
Bankers Title & Escrow Corp.
3310 West End Avenue, Suite 410
Nashville, Tennessee 37203

Instr:200004040033555 Page: 1 OF 2
REC'D FOR REC 04/04/2000 10:59:58AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $469.90

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 127,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF March, 2000

Notary Public

MY COMMISSION EXPIRES: 5.14.03
(AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
John Ross (NAME)	InstaMortgage.com (NAME)	104-16-161
1716-B Linden Avenue (ADDRESS)	3000 Leadenhall Road (ADDRESS)	
Nashville, Tennessee 37212 (CITY) (STATE) (ZIP)	Mt. Laurel, NJ 08054 (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, Keith A. Kearnes and wife, Susan E. Kearnes

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO John Ross, an unmarried person

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 Lot "A" as shown on the Plan of the Zone Lot - Part of Lot 162, Belmont Heights, as of record in Book 6200, page 288, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

BEING the same property conveyed to Keith A. Kearnes and wife, Susan L. Kearnes by deed from Jack Prostko and Ruth L. Widman, a/k/a R. L. Widman, as of record in Book 8179, page 210, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 1716-B Linden Avenue, Nashville, Tennessee 37212
(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 31st day of March, 2000

Keith A Kearnes
Keith A. Kearnes

Susan E. Kearnes by Keith A Kearnes
Susan E. Kearnes

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 Keith A. Kearnes ~~and wife, Susan E. Kearnes~~

the bargainor ~~s~~, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he ~~they~~ executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 31st day of March, 2000.

Commission expires 5-17-03

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 Davidson

Before me, the undersigned notary public in and for the state and county above, personally appeared the within named Keith A. Kearnes, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), who acknowledges the execution of the foregoing instrument on behalf of Susan E. Kearnes as his/her Attorney-in-Fact, as the free act and deed of the within named Susan E. Kearnes.

WITNESS my hand and official seal at office, this 31st day of March, ~~19~~ 2000.

Notary Public

My Commission Expires: 5-17-03