Box 1

Instr:200004240040064 Page: 1 OF 1
REC'D FOR REC 04/24/2000 10:13:37AM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $277.13

Record & Return To:

Southern Title Services, LLC

Three Maryland Farms, Suite 150
Brentwood, TN 37027
File # 200011087

STATE OF TENNESSEE
COUNTY OF Williamson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $74,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 14th day of April, 2000.

Notary Public

MY COMMISSION EXPIRES: September 8, 2000

NOTARY PUBLIC CUMBERLAND COUNTY, TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney at Law, Three Maryland Farms, Suite 150, Brentwood, TN 37027

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Supattra McVay	North American Mortgage	Map 150-07
(NAME) 3409 Doriswood Court	(NAME) 3883 Airway Dr.	Parcel 281
(ADDRESS) Antioch, TN 37013	(ADDRESS) Santa Rosa, CA 95403	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, we, CHERYL A. PALMER UNMARRIED,** hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto SUPATTRA MCVAY , hereinafter called the GRANTEE(S), their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

** an unmarried woman

Land in Davidson County, Tennessee, being Lot No. 33-A, Zone Lot Division of Lot 33, Lakeshore Woods, Section 3, as of record in Plat Book 5200, page 621, and as amended in Plat Book 6250, page 257, Register's Office for Davidson County, Tennessee to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Cheryl A. Palmer by Warranty Deed dated March 1, 1990 from Edward R. Savage and wife, Jenny P. Savage of Record in Book 8055, page 558, Register's Office for Davidson County, Tennessee.

Restrictive Covenants contained in an instrument of Record in Book 6250, page 257, and in Book 6230, page 385, Register's Office for Davidson County, Tennessee; Subject to all matters as shown on Plat Book 6250, page 257, said Register's Office.

unimproved ( )
This is improved(X) property, known as 3409 Doriswood Court, 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 GRANTEE(S), their heirs assigns forever; and we do covenant with the said GRANTEE(S) 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 except for the current year property taxes which are being prorated between the parties and GRANTEE(S)/GRANTOR(S) agreeing to pay said tax when due; 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 GRANTEE(S), 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/our hand(s) this 14th day of April, 2000.

Cheryl A. Palmer

STATE OF TENNESSEE **COUNTY WILLIAMSON**

Personally appeared before me, Linda V. Jones, a Notary Public in and for said State and County, Cheryl A. Palmer, unmarried, the within named 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 foregoing instrument for the purposes therein contained.

WITNESS my hand and official seal at Brentwood, Tennessee, this the 14th day of April, 2000.

Notary Public

My commission expires: _____

NOTARY PUBLIC WILLIAMSON COUNTY, TENN.