Instr:200005050045718 Page: 1 OF 2
REC'D FOR REC 05/05/2000 2:36:08PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $690.05

Realty 42A

Prepared by:
Lassiter, Tidwell & Hildebrand
Attorneys at Law
428 Wilson Pike Circle
Brentwood, TN 37027

ELIZABETH J. SMITH ★ NOTARY PUBLIC AT LARGE ★ DAVIDSON COUNTY, TENN.

My Commission Expires
November 29, 2003

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $186,500.00

× _____
Affiant

Subscribed and sworn to before me, this 27th day of April, 2000.

_____
Notary Public
My commission expires: 11/29/03

Address of New Owner:	Send Tax Bills to:	Tax Information
Michael Garbo	Franklin American Mortgage	181-03-A 130.00
7008 Calderwood Drive	501 Corporate Centre Drive, #400	
Antioch TN 37013	Franklin, TN 37067	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Eugene A. Collins, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Michael Garbo and wife, Vida Garbo, hereinafter called the Grantees, their successors 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 No. 130 on the Subdivision Plat, Section Four, Indian Creek Estates, of record in Book 11700, Page 15, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.
>
> Being the same property conveyed to Eugene A. Collins by quitclaim deed from Gregory S. Perrone, Trustee, with full power to transfer, convey, lease, mortgage or otherwise encumber without joinder of any beneficiary, being recorded simultaneously herewith.
>
> This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
>
> This property is improved property known as 7008 Calderwood Drive, Antioch, TN 37013

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 27th day of April, 2000.

_____ _____
Eugene A. Collins

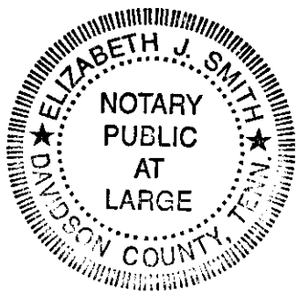
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Eugene A. Collins, with whom I am personally acquainted, and who acknowledged he executed the within instrument for the purposes therein contained

Witness my hand in Brentwood, TN, this 27th day of April, 2000.

Notary Public

My Commission expires 11/29/03



My Commission Expires
November 29, 2003