FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 116,000.00

Kathy R. Howard
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF May, 20 00

PATRICIA NICHOLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN

Patricia Nichols
Notary Public

MY COMMISSION EXPIRES: March 24, 2001
(AFFIX SEAL)

Instr:200005260052444 Page: 1 OF 2
REC'D FOR REC 05/25/2000 2:00:14PM
RECORD FEE: $11.00
M. TAX: $0.00 T. TAX: $429.20

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kathy R. Howard (NAME)	Mortgage Resources, Inc. (NAME)	MAP 150-2
2940 Moss Springs Drive (ADDRESS)	404 BNA Dr., Suite 400, Bldg.200 (ADDRESS)	PARCEL 30
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Nashville, TN 37217 (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, Joseph Harrington Welker and wife, Suzanne S. Welker

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kathy R. Howard, married

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. 78, on the Plan of Edge-O-Lake Estates, Section 18, of record in Plat Book 4675, Page 84, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Joseph Harrington Welker and wife, Suzanne S. Welker by Quitclaim Deed from Jean O. Welker, now known as Jean O. Welker Shockley and husband, Jesse Lee Shockley, of record in Book 9319, Page 221, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 4797, Page 410, Register's Office for said County.

This conveyance is made subject to: (1) 2000 taxes, which have been prorated and assumed by the Grantees; and (2) All matters appearing on the Plan of record in Plat Book 4675, Page 84, said Register's Office.

unimproved ( )
This is improved (X) property, known as 2940 Moss Springs Drive, 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 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 23rd day of May, 20 00

Joseph Harrington Welker

Suzanne S. Welker

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 Joseph Harrington Welker and wife, Suzanne S. Welker

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 23rd day of May, 2000.

Commission expires March 24, 2001

Notary Public

PATRICIA CHOLES NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENNESSEE

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 (or proved to me on the basis of satisfactory evidence) 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 _____ 20_____.

My commission expires _____

_____
Notary Public