PREPARED BY (AND RETURN TO):
WILKINS & IVEY
Attorneys-at-Law

Parklane Building, Suite 109
5200 Maryland Way
Brentwood, Tennessee 37027
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W & I Ref: (gj) Title No: 41867
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 11/02/00 15:00 2pgs
Fees:11.00 Taxes:510.23
20001102-0109010

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Alan J. Banks 6104 Firelight Trail Antioch, TN 37013	GMAC Mortgage Corporation P. O. Box 963 Horsham, PA 19044-0963

TAX MAP-PARCEL NUMBERS: 176-5-B-130

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Colette T. Richards and spouse, Shawn R. Goos,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto Alan J. Banks, hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 228 on the Plan of Hickory Woods Estates Section "C" of record in Book 6900, pages 885-887, Register's Office for said County.

SAID Lot No. 228 fronts 64.00 feet on the easterly margin of Firelight Trail and extends back between parallel lines 121.50 feet to a dead line.

BEING the same property conveyed to Colette T. Richards and Shawn R. Goos by deed from Continental Development and Construction Inc. of record in Book 11166, page 473, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2000, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 6900, Page 885 - 887, said Register's Office, which Plan shows a 20 foot minimum building setback line from Firelight Trail, together with additional setback designations and 15 foot and 10 foot easement for utility and drainage purposes along the front and rear line(s) and two (2) 2.5 x 25 foot utility anchor easements located on both front corners respectively; The Declaration of Covenants, Conditions and Restrictions of record in Book 7823, page 857, Book 7857, page 94, Book 9616, Page 470, Book 9616, page 477, Book 9678, page 187, Book 9764, page 44, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars

This is improved property, known as: 6104 Firelight Trail, 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 Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF on 10-24-00, 20 00.

Colette T. Richards

Shawn R. Goos

State of California
County of Contra Costa

On 10-24-00, 20 00, before me the undersigned authority, personally appeared Colette T. Richards and Shawn R. Goos, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary Public

My Commission Expires: 9-10-2004

V. M. MATTHEWS
COMM. 1275835
NOTARY PUBLIC - CALIFORNIA
CONTRA COSTA COUNTY
My Comm. Expires Sept. 10, 2004

State of Tennessee
County of Williamson

A F F I D A V I T

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 137,900.00

Alan J. Banks
Affiant

Sworn and subscribed before me on October 30, 20 00.

Notary Public

My Commission Expires:

CHRISTY WILKINS IVEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires JULY 26, 2003