THIS INSTRUMENT PREPARED BY:
James G. Lackey III
414 Union Street, Suite 1800
Nashville, TN 37219

BOX 50-B
PREPARED BY:
BANKERS TITLE & ESCROW CORP.
5409 MARYLAND WAY
SUITE 120
BRENTWOOD, TN 37027

RETURN TO:

WARRANTY DEED

ADDRESS NEW OWNER'S AS FOLLOWS:	SEND TAX BILLS TO:	MAP PARCEL NUMBERS
(NAME) Michael D. Holt	(NAME) Same	(Field Book No.) 06DU 83527
(STREET ADDRESS OR ROUTE NUMBER) 5714 Chadwick Lane	(STREET ADDRESS)	(Map) 160-16-A
(CITY) (STATE) (ZIP) Brentwood, TN 37027	(CITY) (STATE) (ZIP)	(PARCEL) 1

FOR AND IN CONSIDERATION of the sum of Ten dollars and no/100 ($10.00), cash in hand paid by the Grantee(s), and other good and valuable consideration accepted as cash, the receipt and suffiniency of which is hereby acknowledged Jamal Najm and wife, Qinza Jamal Najm

Grantor(s) have this day bargained and sold, and do hereby transfer and convey unto Michael D. Holt, a single person

the Grantee(s) herein,their (successors), heirs and assigns, certain real estate in Davidson County, Tennessee, as follows:

Land in Davidson County, Tennessee, being Lot No. 1 on the Plan of Section One, Montgomery Place, of record in Plat Book 7900, page 708 and corrected in Plat Book 9380, page 139, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to Jamal Najm by deed from Radnor Homes, Inc., of record in Book 10149, page 439, Register's Office of Davidson County, Tennessee. The said Jamal Najm having since quitclaimed an undivided interest unto his wife, Qinza Jamal Najm, of record in Book 10168, page 708, Register's Office of Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 11/03/00 12:25 3pgs
Fees:15.00 Taxes:795.50
20001103-0109319

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $ 215,000.00

Subscribed and sworn to before me this the 1st day of November, 2000.

AFFIANT

Notary Public

My commission expires: July 24, 2004

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY (Affix Seal)

This is unimproved ( ) property, known as 5714 Chadwick Lane, Brentwood, Tennessee 37027
improved ( )
(House Number) (Street) (P.O. Address) (City of Town)

TO HAVE AND TO HOLD said real estate, with the appurtenance, estate, title and interest thereto belonging, to the Grantees their (successors), heirs and assigns forever. We covenant that we are lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered, except for those encumbrances set forth hereinafter.

We further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to said real estate to said Grantees, their (successors), heirs and assigns, against the lawful claims of all persons.

Whenever 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 this 17th day of October, 2000, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date .

Jamal Najm

Qinza J. Najm

STATE OF TENNESSEE

COUNTY OF

BEFORE me, the undersigned, a Notary Public in and for said County and State, personally appeared _____ _____ to me known to be the person who executed the foregoing instrument in behalf of _____ and acknowledged that he/she executed the same as the free act and deed of said _____

Witness my hand, at office, this _____ day of _____, _____.

_____
Notary Public

My Commission Expires:

STATE OF ~~TENNESSEE~~ Georgia

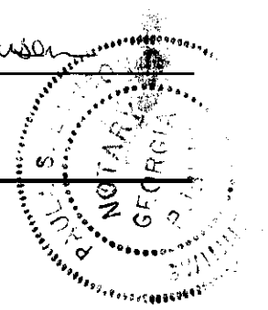
COUNTY OF Gwinnett

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____ Jamal Najm and wife, Qinza Jamal Najm _____, 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/they executed the within instrument for the purposes therein.

Witness my hand and official seal, at office in Duluth, GA, this 17th day of October, 2000.

Paula S. Lawson
_____
Notary Public

My Commission Expires: Notary Public, Gwinnett County, Georgia
My Commission Expires February 20, 2003



ENCUMBRANCES:

Taxes for the year of 1999, a lien, now due and payable, but not yet delinquent.

Subject to all matters shown on the Plan of record in Book 7900, page 708, as corrected in Book 9380, page 139, Register's Office for Davidson County, Tennessee.

Sanitary Sewer and Storm Drainage Easement of record in Book 11196, page 83, said Register's Office.

Easement for construction and maintenance of drainage facility of record in Book 7859, page 371, said Register's Office.

Charter for Homeowners Association of record in Book 9307, page 676, said Register's Office.

PUD Boundary of Montgomery Place Subdivision in Book 8250, page 237, said Register's Office.

Deed of Conveyance to the Metropolitan Government of Nashville and Davidson County, Department of Water and Sewerage Services, of record in Book 10208, page 806, in said Register's Office.

Easement for water main of record in Book 7322, page 326, Book 7322, page 341, Book 7322, page 344, Book 6994, page 909, and in Book 8175, page 804, said Register's Office.

Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions of record in Book 9307, page 681, Regsiter's Office for Davidson County, Tennessee, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap but does not discriminate against handicapped persons.

Subject to rights of others in and to the common areas/elements.