STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 122,000.00

Donna R. Harmon
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF October, 2000

Notary Public

MY COMMISSION EXPIRES: 5-2-01
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Donna R. Harmon (NAME)	Accredited Home Lenders, Inc. (NAME)	147-15
516 Southcrest Drive (ADDRESS)	4501 Circle 75 Parkway, SteF-6350 (ADDRESS)	150
Nashville, Tennessee 37211 (CITY) (STATE) (ZIP)	Atlanta, GA 30339 (CITY) (STATE) (ZIP)	6DU 69615

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, The Estate of Ruthie M. Upchurch

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Donna R. Harmon and Mary A. Miller and Wesley D. Harmon

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. 77 on the Plan of Whispering Hills, Section I, as of record in Book 2331, page 82, 83 and 84, Register's Office for said County.

Said Lot No. 77 fronts 102 feet on the northerly side of Southcrest Drive and runs back between lines, measuring 230 feet on the the westerly line, and 171 feet on the easterly line to the rear line on which it measures 118 feet.

Being the same property conveyed to Ruthie M. Upchurch by deed from Samuel Woodfin Harlow, Sr. and wife, Ruby M. Harlow of record in Book 8110, page 922, Register's Office for Davidson County, Tennessee.

This instrument being executed by Johnny Upchurch and Ronny Upchurch, being namely the sole heirs-at-law of said Ruthie M. Upchurch, deceased.

This conveyance is subject to any and all existing easements of record.

Subject to restrictive covenants contained in instrument of record in Book 2481, page 499, Register's Office of Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 11/06/00 08:27 2pgs
Fees:11.00 Taxes:451.40
20001106-0109701

unimproved ( )
This is improved (X) property, known as 516 Southcrest Drive, Nashville, Tennessee 37211
(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 my hand this 31st day of October, 2000

Johnny Upchurch Ronnie Upchurch

The Estate of Ruthie M. Upchurch

by Johnny Upchurch and Ronnie Upchurch

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named The Estate of Ruthie M. Upchurch, Heirs at Law being Johnny Upchurch and Ronnie Upchurch

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 31st day of October, 2000

Commission expires 5-2-01

Notary Public

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 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 _____.

My commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF

On this, _____ day of _____, personally appeared before me, _____, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of _____ and is authorized by them to execute this instrument on their behalf, as their free act and deed.

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

My commission expires _____

Notary Public