PREPARED BY (AND RETURN TO):

WILKINS & IVEY
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Davidson County DEEDWARR
Recvd: 11/16/00 15:58 2pgs
Fees:11.00 Taxes:973.10
20001116-0113805

W & I Ref: (st) Title No: 42045
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Neal P. Waters Karita M. Waters 1014 Graybar Lane Nashville, TN 37204	Cendant Mortgage Corp. 3000 Leadenhall Road Mount Laurel, NJ 08054

TAX MAP-PARCEL NUMBERS: 118-09-106

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 263,000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **William David Stone and spouse, Julie Ann Stone,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Neal P. Waters and spouse, Karita M. Waters,** 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. 18 on the Map of Section One - Oriental Golf Club Subdivision of record in Plat Book 1424, page 10, Register's Office for said County.

SAID Lot No. 18 fronts 75 feet on the northerly margin of Graybar Lane and extends back between parallel lines 174 feet to a dead line in the rear.

BEING the same property conveyed to William David Stone and wife, Julie Ann Stone, as tenants by the entirety by deed from Jennings B. Burgess and wife, Linda B. Burgess of record in Book 6623, page 218, 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 2001, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 1424, Page 10, said Register's Office.

This is improved property, known as: 1014 Graybar Lane, Nashville, TN 37204

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 this 15th day of November, 2000.

William David Stone

Julie Ann Stone

State of Tennessee
County of Davidson

On this 15th day of November, 2000, before me the undersigned authority, personally appeared **William David Stone** and **Julie Ann Stone**, 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.

My Commission Expires: CHRISTY WILKINS IVEY NOTARY PUBLIC DAVIDSON COUNTY, TENN. My Commission Expires 7/26/2003

Notary Public

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 263,000.00

Affiant

Sworn and subscribed before me on the 15th day of November, 2000.

My Commission Expires: CHRISTY WILKINS IVEY NOTARY PUBLIC DAVIDSON COUNTY, TENN. My Commission Expires 7/26/2003

Notary Public