WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 125,270.00

Barbara Blank
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF November, 2000

Notary Public

MY COMMISSION EXPIRES: January 26, 2004
(AFFIX SEAL)

RUTH M. FORAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY

CASTLEMAN TITLE & ESCROW, INC., 213 A Ward Circle, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ronald D. Higgins (NAME)	NATIONAL BANK OF COMMERCE (NAME)	165-09-0-A-
1932 Port James Circle (ADDRESS)	115 29th Avenue, South (ADDRESS)	063.00CO
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Nashville, TN 37212 (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, Fischer & Ford Group, LLC

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ronald D. Higgins and Patricia A. Higgins, husband and wife

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:

LAND in Davidson County, Tennessee, BEING Lot No. 77 on the Plan of Lakewood Village, Section Two, of record in Instrument No. 200002150015148, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description thereof.

Being a part of the same property conveyed to Fischer & Ford Group, LLC by deed from Annie Elizabeth Perry, Executor of the Estate of Fannie Lou Wheeler of record in Book 10535, Page 523 Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for 2001 and subsequent years, easements, and restrictions of record.

Davidson County DEEDWARR
Recvd: 11/21/00 11:05 2pgs
Fees:11.00 Taxes:463.50

20001121-0114986

unimproved ( )
This is improved (X) property, known as 1932 Port James Circle, Antioch, Tennessee 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 my hand this 17th day of November, 2000

Fischer & Ford Group, LLC
By: James M. Fischer Jr.
James M. Fischer, Jr., Chief Manager

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____

_____, Tennessee, this _____day of _____, _____ .

Commission expires _____ _____

Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared James M. Fischer, Jr. and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Chief Manager and _____ respectively of the Fischer & Ford Group, LLC the within named bargainor, and corporation, and that he as such Chief Manager 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 James M. Fischer, Jr. as such Chief Manager, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Brentwood, Tennessee on this the 17th day of November, 2000 .

My commission expires January 26, 2004

Notary Public

RUTH M. FORAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.