PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law
2405 Crestmoor Road; P.O. Box 150157
Nashville, Tennessee 37215-0157
Ph. (615) 298-3312 - Fax. 292-8746
E-mail: wilkins.ivey@home.com

Davidson County DEEDWARR
Recvd: 12/04/00 09:19 2pgs
Fees:10.00 Taxes:0.00
20001204-0118483

W & I Ref: (st) Title No: 41972
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
The Judith A. Echols Living Trust 115 Abbottsford Drive Nashville, TN 37215	PHH Mortgage Services 3000 Leadenhall Road Mount Laurel, NJ 08054

TAX MAP-PARCEL NUMBERS: 117-13-B-82

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 515,000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Margaret M. Grow, as Trustee for The Margaret M. Grow Revocable Living Trust Dated July 8, 1996** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Alton D. Echols and Judith A. Echols, Trustees of The Judith A. Echols Revocable Living Trust u/a/d dated March 14, 1996** 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. 115 on the Plan of Phase One Abbottsford of record in Book 6250, Page 419-421, (amended in Bk. 6771, Page 683) (amended in Book 6800, Page 164) Register's Office for said County.

Said Lot No. 115 fronts 65.00 feet on the westerly margin of Abbottsford and extends back between parallel lines 93 feet, to a dead line in the rear.

Being the same propery conveyed to Margaret M. Grow, as Trustee for The Margaret M. Grow Revocable Living Trust, Dated July 8, 1996 by deed from Lawrence Glover and First American National Bank N.A. as Co-Executors of the Estate of Bernice M. Johnson, Deceased & Co. Trustees of The Bernice M. Johnson Living Trust of record in Book 10936, Page 898, Register's Office Davidson County, TN., Margaret M. Grow has since conveyed all of her interest in subject property to Margaret M. Grow, as Trustee for the Margaret M. Grow Revocable Living Trust by Quitclaim deed of record in Book 10936, Page 902, Register's Office Davidson County, Tennessee.

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

Above described property subject to; Taxes for the year 2001 and subsequent years; Covenants, Conditions and Restrictions of record in Book 6478, Page 177, Book 6530, Page 242, Book 6537, Page 303, Book 8106, Page 1, Book 8627, Page 254, and Book 9381, Page 876; The Plan of frecord in Book 6250, Pages 419-421 and amended in Book 6771, Page 683, and in Book 6800, Page 164, said Register's Office, shows an owner's certificate, a 10 foot minimum setback line from Abbottsford, together with additional setback designations.

This is improved property, known as: 115 Abbottsford Drive, Nashville, TN 37215

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.

Margaret M Grow TTEE
Margaret M. Grow, Trustee

State of Tennessee
County of Davidson

On this 15th day of November, 2000, before me the undersigned authority, personally appeared **Margaret M. Grow, Trustee**, 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 AT LARGE DAVIDSON COUNTY TENN. My Commission Expires 7/26/2003

Notary Public

AFFIDAVIT

This conveyance is to a revocable living trust and is exempt from the transfer tax pursuant to Tennessee Code Annotated, Section 67-4-409 (a) (3) (F).

Affiant

Sworn and subscribed before me on November 15th, 2000

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

Notary Public