This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

Record & Return To:
Watauga Title Company
155 Franklin Road, Suite 120
Brentwood, TN 37027

ADDRESS NEW OWNER:
Joan B. Sheffer
2844 Call Hill Road
Nashville, Tennessee 37211

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
America's Wholesale Lender
750 Old Hickory Blvd., Suite 180
Brentwood, TN 37027

Davidson County DEEDWARR
Recvd: 01/12/01 14:33 2pgs
Fees:11.00 Taxes:614.20
20010112-0004152

MAP 172-12
GROUP C
PARCEL 24.00co

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEE", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Stacy Langley, unmarried,** hereinafter called the "GRANTOR", has bargained and sold, and by these presents, does transfer and convey unto **Charles E. Frangos, unmarried, and Joan B. Sheffer, unmarried**, as joint tenants with right of survivorship, hereinafter called the "GRANTEEE", 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. 35 on the Plan of Holt Woods, Section One, a P.U.D., of record in Plat Book 7900, pages 878-879, Register's Office, Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Stacy Langley, unmarried, by deed from Lawrence A. Klinsky and wife Trenda B. Klinsky of record at Inst. No. 200008280084668, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2001 and subsequent years.

This is improved property known as 2844 Call Hill Road, Nashville, Tennessee 37211.

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, GRANTOR does covenants with the said "GRANTEES" that she is lawfully seized 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; and, "GRANTOR", does further covenant and bind herself, her heirs and assigns, to warrant and forever defend the title to the said land to the said "GRANTEES", and their heirs and assigns, against the lawful claims of all persons whomsoever. Whereever 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 the 29th day of December, 2000.

Stacy Langley

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Stacy Langley, unmarried**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 29th day of December, 2000.

Thomas I. Bottorff
NOTARY PUBLIC

My Commission Expires: 2/23/2002

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $166,000.00.

AFFIANT

Subscribed and sworn to before me on this 29th day of December, 2000.

Thomas I. Bottorff
NOTARY PUBLIC

My Commission Expires: 2/23/2002