11'19

STATE OF TENNESSEE

COUNTY OF Davidson }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 96,500.00

Kara L. Brown
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF February, 2001

D. TODD SHOLAR NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

Notary Public

MY COMMISSION EXPIRES 9/28/03

Davidson County DEEDWARR
Recvd: 03/12/01 13:32 2pgs
Fees:11.00 Taxes:357.05

20010312-0023396

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Kara L. Brown, unmarried (NAME)	1st Trust Bank for Savings (NAME)	162-3-184
4938 Karen Ray Drive (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 17257 (STREET ADDRESS)	
Antioch, Tennessee 37013 (CITY) (STATE) (P.O. ZIP)	Memphis, TN 38187-0257 (CITY)(STATE) (ZIP)	

FOR AND IN 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, **John T. Vincent and Laura-Grace Vincent, husband and wife**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Kara L. Brown, unmarried**, 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. 15, on the plan of Apache Hills, Section 4, as shown on plat of record in Book 4460, Page 60, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to John T. Vincent and wife, Laura-Grace Vincent, by Deed of Record in Book 11636, Page 387, Register's Office for Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record.

The above legal description is the same as that contained in the previous deed of record.

unimproved ( )

This is improved (XX) property, known as 4938 Karen Ray Drive, Antioch, TN 37013.

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. Whenever 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/our hand(s) this 27th day of February, 2001.

John T. Vincent
John T. Vincent

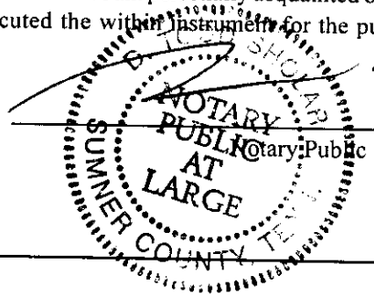
Laura-Grace Vincent
Laura-Grace Vincent

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned , a Notary Public in and for said County and State, the within named John T. Vincent and Laura-Grace Vincent, husband and wife, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained. Witness my hand and official seal, this 27th day of February, 2001.

Commission expires 9/28/02



Notary Public

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, _____ (title) for _____ (corporation), with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ (title) of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 27th day of February, 2001.

My Commission Expires:_____

_____

Notary Public

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, attorney-in-fact for _____, with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the attorney-in-fact of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 27th day of February, 2001.

My Commission Expires:_____

_____

Notary Public

Prepared by & Return to

Smith.Sholar.Associates.PLLC.
P.O. Box 663
Gallatin, TN 37066
(615) 452-5282