This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

ADDRESS NEW OWNER:
Kristy K. Chowning
405 Cedarview Drive
Nashville, Tennessee 37211

SEND TAX BILL TO:
Mortgagee

Davidson County DEEDWARR
Recvd: 05/31/01 11:00 3pgs
Fees:15.00 Taxes:399.60
20010531-0056358

MORTGAGEE:
Mortgage Investors Group
8320 E. Walker Springs Lane
Knoxville, Tennessee 37923

MAP **162-13-0**
GROUP
PARCEL **182.00**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Dale J. Wilstermann and wife, Vicki L. Krings-Wilstermann** hereinafter called the Grantors, have bargained and sold, and by these presents, do transfer and convey unto **Kristy K. Chowning and Kyle Chowning**, hereinafter called the Grantees, her heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 47 on the Plan of Section One, Dreamland Estates, Southeast, as of record in Book 5200, pages 646 and 647, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate legal description.
>
> Being the same property conveyed to Dale J. Wilstermann and wife, Vicki L. Krings-Wilstermannn by deed from Ocwen Federal Bank, FSB dated February 25, 1998, of record in Book 10825, page 953, Register's Office for Davidson County, Tennessee.
>
> This is improved property known as 405 Cedarview Drive, Nashville, Tennessee 37211.

Taxes for the current year have been settled between the parties. This conveyance is made subject all planning, zoning, and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2001, a lien not yet due and payable. Map 162-13-0, Parcel 182.00. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2001 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in instruments of record in Book 6192, page 926 and Book 6437, page 304, said Register's Office, and to which instrument reference is here made for the complete and exact terms of said restrictive covenants.

3. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 5200, page 646-647, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate; all setback lines and easements as depicted on said plat and health department rules and regulations. Reference is here made to said Plat for a more complete depiction of the terms and details thereupon.

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,

Grantors do covenant with the said Grantees that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and warrant that the same is unencumbered unless otherwise herein set out; and,

Grantors do further covenant and bind themselves, their 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.

WITNESS our hand this the 25th day of May, 2001.

Dale J. Wilstermann

Vicki L. Krings-Wilstermann

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Dale J. Wilstermann and wife, Vicki L. Krings-Wilstermann**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 25th day of May, 2001.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 12/15/2004

PATRICIA M. GWIN
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENNESSEE
My Commission Expires Dec. 15, 2004

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $108,000.00.

AFFIANT

Subscribed and sworn to before me on this 25th day of May, 2001.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 12/15/2004

PATRICIA M. GWIN
NOTARY PUBLIC AT LARGE
WILSON COUNTY, TENNESSEE
My Commission Expires Dec. 15, 2004