WARRANTY DEED

H-FAL-01-1294

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERSATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $80,300.00

Affiant

Subscribed and sworn to before me, this 16th DAY OF April, 2001.

Notary Public

MY COMMISSION EXPIRES: 2/13/2003
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
MARY FRANCES RUDY, ATTORNEY AT LAW
2000 GLEN ECHO ROAD, SUITE 209
NASHVILLE, TENNESSEE 37215

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Randy Cowan	North American Mortgage Co.	
1708 Litton Avenue (ADDRESS)	PO Box 395 (NAME) (ADDRESS)	72-12-212
Nashville, Tennessee 37216 (CITY) (STATE) (ZIP)	Albany NY 14411 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we TERRY L. STEWART AND WIFE DEBRA K. STEWART, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto RANDY COWAN AND WIFE TERESA COWAN, hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Being Lot No. 105 on the Plan of Riverside Drive Subdivision, of record in Plat Book 974 at page 60 and 61, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

This is the same legal description as previous deed.

Being the same property conveyed to Debra K. Stewart and Terry L. Stewart, by deed from Sandra A. Teague Rudolph, married, of record in Book 7670, Page 327, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 1708 Litton Avenue, Nashville, Tennessee 37216
(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/our hand(s) this 16th day of April, 2001.

Terry L. Stewart By Debra K. Stewart Attorney in Fact
Terry L. Stewart

Debra K. Stewart

Davidson County DEEDWARR
Recvd: 07/19/01 13:16 2pgs
Fees:13.00 Taxes:320.05

20010719-0076651

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, , a Notary Public in and for said County and State, the within named ~~Terry L. Stewart, a/k/a~~ Debra K. Stewart, 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 at Nashville, Tennessee, this 16th day of April, 2001.

My Commission Expires:
2/13/03

Notary Public

State of Tennessee
County of Sumner

On this the16th day of April, 2001, before me personally appeared Debra K. Stewart, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purpose therein contained, and who further acknowledged that she is the Attorney- In-Fact for Terry L. Stewart, and is authorized by Terry L. Stewart, to execute this instrument on his behalf.

Witness my hand and official seal at Sumner County, Tennessee, this 16th day of April, 2001.

Notary Public

NOTARY PUBLIC AT LARGE

My commission expires:
2/13/2003