THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 131,000.00

Affiant

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

Subscribed and sworn to before me, this 17th day of July, 2001

Notary Public

My Commission Expires: 9.29.01

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
JERRY ALLEN FLOWERS 1401 Cardinal Avenue Nashville, Tennessee 37216	PULTE MORTGAGE CORPORATION 7475 South Joliet Street Englewood, Colorado 80112	MAP 62-13 PARCEL 46

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED THIRTY ONE THOUSAND AND NO/100-- ($ 131,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, we, MICHAEL R. SUMMERS AND WIFE, KAREN D. SUMMERS hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto JERRY ALLEN FLOWERS AND MICHELLE LYNN BABBITT, BOTH UNMARRIED, as Joint Tenants with Right of Survivorship 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:

BEING Lot No. 8 of Block "A" on the Plan of Country Club Estates of record in Book 843, page 95, Register's Office for Davidson County, Tennessee.

SAID Lot No. 8 fronts 75.0 feet on the northeasterly side of Martha Avenue and runs back between parallel lines, with the southeasterly margin of Murray Street, 175.0 feet to a dead line.

BEING the same property conveyed to Michael R. Summers and wife, Karen D. Summers, by deed from Jerry F. Collier and wife, Yvonne C. Collier, of record in Book 10680, page 11, Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 07/20/01 10:15 2pgs
Fees:13.00 Taxes:484.70
20010720-0077075

This is improved property known as 1401 Cardinal Avenue, Nashville, Tennessee 37216

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.

GRANTORs 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 the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Country Club Estates, Block "A" of record in Book 843, page 95, Register's Office for Davidson County, Tennessee.

GRANTOR_s_ FURTHER COVENANT___ and bind___ themselves_, _their_ heirs and representatives to warrant and forever defend the title to the said GRANTEE_s_, _their_ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF _we_ have hereunto set _our_ hands on this the _17th_ day of _July_, 2001.

MICHAEL R. SUMMERS

KAREN D. SUMMERS

BY: Michael R. Summers
Atty in Fact

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 Michael R. Summers, the bargainor___, 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 purposes therein contained.

Witness my hand and official seal this _17th_ day of _July, 2001_.

My Commission Expires: _9/29/01_

MITCHELL A. WATTS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____oath___ acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____day of _____.

My Commission Expires: _____

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, MICHAEL R. SUMMERS, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of KAREN D. SUMMERS, and acknowledged that he/she executed the same as the free act and deed of the said KAREN D. SUMMERS.

WITNESS my hand and seal this 17th day of July, 2001.

Notary Public

My Commission Expires: 9/29/01

MITCHELL A. WATTS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN