PREPARED BY (AND RETURN TO):

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W & I Ref: (gj) Title No: 42772
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 08/27/01 17:48 2pgs
Fees:13.00 Taxes:288.60
20010827-0092654

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Erroll Groves Gwendolyn Groves 2324 & 2326 Cooper Terrace Nashville, TN 37216	Franklin Mortgage Funding 25800 Northwestern Hwy., #875 Southfield, MI 48075

TAX MAP-PARCEL NUMBERS: 073-09-251

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 78,000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Charles E. Allen and spouse, Grace S. Allen,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Erroll Groves and spouse, Gwendolyn Groves,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 25 on the Plan of Cooper Lane Estates of record in Book 5200, page 567, Register's Office for said County, to which plat reference is hereby made for a more complete description.

BEING part of the William H. Towe d/b/a Bill Towe Construction Co. and Charles E. Allen by deed from A-McPowers, Inc. and Atkins Construction Company, both Tennessee Corporations of record in Book 6145, page 54, said Register's Office. By Quitclaim Deed of record in Book 6300, page 867, said Register's Office. William H. Towe, d/b/a Bill Towe Construction Co., conveyed his interest in subject property to Charles E. Allen and wife, Grace S. Allen.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2001, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 5200, Page 567, said Register's Office, which Plan shows a 20 foot minimum building setback line from Cooper Terrace and an easement for utility purposes along the rear line(s) and a 2.5 x 30 foot utility anchor easement located on the northwesterly front corner of said lot; and a 7.5 foot easement for drainage along the easterly side line. And a 100 year flood elevation line for Cooper Creek and the Cumberland River.

This is improved property, known as: 2324 & 2326 Cooper Terrace, Nashville, TN 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 Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised 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.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 16th day of August, 2001.

Charles E. Allen
Charles E. Allen

Grace S. Allen
Grace S. Allen

State of Tennessee
County of Davidson

On this 16th day of August, 2001, before me the undersigned authority, personally appeared **Charles E. Allen** and **Grace S. Allen**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution to be free act and deed.

PERCY WILKINS, JR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: _____ Notary Public

State of Tennessee
County of Davidson

My Commission Expires MAY 30, 2004

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 78,000.00

Lynda Kaye Jones
Affiant

Sworn and subscribed before me on the 16th day of August, 2001.

Notary Public

My Commission Expires: 1-18-05

LEON SHARBER NOTARY PUBLIC AT LARGE RUTHERFORD CO. TENN.