Box 1

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $109,000.00

Jose S Torres
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 7TH DAY OF SEPTEMBER, 2001

Notary Public

MY COMMISSION EXPIRES: 1-29-05
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 09/11/01 12:35 2pgs
Fees:13.00 Taxes:403.30
20010911-0098664

SHARI A. THOMPSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Cumberland Title Company
13018 Lebanon Road, Suite 100
Mt. Juliet, Tennessee 37122

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jose S Torres	Right Mortgage Company	Map 150
(NAME) 3380 Calais Circle	(NAME) 106B West Hills Drive	Group 9-0-A
(ADDRESS) Antioch, TN 37013	(ADDRESS) Lebanon Tennessee 37087	Parcel 4
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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,
Valerie C. Bower-Gibbs and Husband, Scott E. Gibbs, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO
Jose S Torres ,a married man, 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. 158 on the Plan of Forest View Park, Section ~~XI~~ VII 5T, as of record in Plat Book 6900, Page 162, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Valerie C. Bower by deed from Valerie C. Bower, unmarried and Douglas R. Bower, a married man of record in Deed Book 11168, page 857, Register's Office for said County. Valerie C. Bower now known as Valerie C. Bower-Gibbs, married

Scott E. Gibbs joins in this conveyance to convey any and all rights he may have in this property.

Restrictive Covenants of record in Deed Book 7079, Page 472; Book 7235, page 411; Book 5882, page 263, Register's Office of said County.

Columbia Gulf Transmission Easement as shown of record in Deed Book 3463, Page 126; Interstate Gas Co Easement of record in Book 2244, page 13; Sanitary Sewer Easement of record in Book 7582, page 193; Right of Way Agreement of record in Book 4607, page 484; TVA Line Easement of record in Book 437, page 21 and Book 7269, page 389; Columbia Pipeline Co easement of record in Book 3852, page 679, Register's Office for said County.

Deed of Conveyance of record in Book 9190, page 528; Book 9190, page 532, Register's Office for said County.

Deed of Common Area to HOA of record in Book 8794, page 151, Register's Office for said County.

By Laws of record in Book 7079, page 492, Register's Office for said County.

This conveyance is subject to any and all existing easements and restrictions of record.

unimproved

This is improved X property, known as 3380 Calais Circle, Antioch, TN 37013

(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 7th day of September, 2001.

Valerie C. Bower-Gibbs

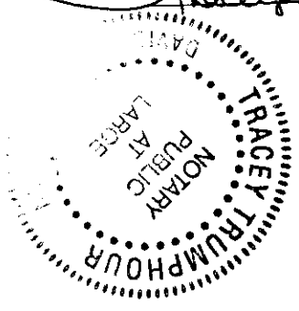
Scott E. Gibbs

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 Valerie C. Bower-Gibbs and Husband, Scott E. Gibbs the bargainors, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledge that they executed the within instrument for the purposes therein contained.

Witness my hand and Official seal this 9/07/2001

My Commission Expire: 3/23/02



File Number2108409
RETURN TO:
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13018 Lebanon Road, Suite 100
Mt. Juliet, Tennessee 37122