4 - 0231

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 $***138,000.00.

Jeffrey K. Nabors
Affiant

Subscribed and sworn to before me this 28th day of September, 2001.

Mitchell A. Watts
Notary Public

My Commission Expires: 9-24-01

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

Davidson County DEEDWARR
Recvd: 10/08/01 14:07 2pgs
Fees:13.00 Taxes:510.60
20011008-0109350

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP & PARCEL NOS.
SUSAN E. SEFERS 5153 Roxborough Drive Hermitage, Tennessee 37076	Wells Fargo Home Mortgage 4456 Corporation Lane Virginia Beach, VA 23462	MAP 98-1 PARCEL 77

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED THIRTY EIGHT THOUSAND AND 00/100 ($***138,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee the receipt of which is hereby acknowledged, I, JEFFREY K. NABORS, unmarried, hereinafter called the GRANTOR, have bargained and sold, and by these presents do transfer and convey unto SUSAN E. SEFERS, married, hereinafter called the GRANTEE, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 79 on the Plan of Re-subdivision of Lots 74 thru 85, Roxborough, of record in Book 5200, page 238, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

BEING the same property conveyed to Jeffrey K. Nabors by deed from Jack F. Kemp, Secretary of Housing and Urban Development, of Washington, D.C. of record in Book 7826, page 435, Register's Office for Davidson County, Tennessee.

This is improved property known as 5153 Roxborough Drive, Hermitage, Tennessee 37076

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, her heirs and assigns, forever.

GRANTOR COVENANTS with the said GRANTEE that he is lawfully seized and possessed of said land in fee simple, has 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.

2. Matters, if any, shown on the plan of Roxborough of record in Book 5200, page 238, Register's Office for Davidson County, Tennessee.

GRANTOR FURTHER COVENANTS and binds himself, his heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 28th day of September, 2001.

JEFFREY K. NABORS

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 JEFFREY K.NABORS, 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 28th day of September, 2001.

Notary Public

My Commission Expires: 9/29/01

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