WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 163,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 26th DAY OF October 2001

Notary Public

My Commission Expires: MAR. 23, 2002

(AFFIX SEAL)

Return To: and **THIS INSTRUMENT WAS PREPARED BY**
Deanie L. Gregory, Attorney-at-Law, 200 Madison Street, Madison, TN 37115

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Isaias F. Garcia (NAME)	GMAC Mortgage Corporation (NAME)	MAP 150-7
3157 Stoneybrook Circle (ADDRESS)	100 Witmer Road P.O Box 963 (ADDRESS)	PARCEL 28
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Horsham, PA 19044 (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, Alice C. Gay and husband, Steven E. Gay

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Isaias F. Garcia and wife, Rosa M. Garcia

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:

Land in Davidson County, Tennessee, Being Lot No. 54 on the Plan of Towne Village of The Country, Section 1, as of record in Book 5200, Pages 55 and 56, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description thereof.

Being the same property conveyed to Alice C. Gay and husband, Steven E. Gay by Warranty Deed from David P. Baroni and wife, Ruth P. Baroni of record in Book 10705, Page 881, Register's Office for Davidson County, Tennessee.

Subject to property taxes for 2002, not yet a lien, and not yet due; Restrictive Covenants of record in Deed Book 5289, Page 687, Register's Office for Davidson County, Tennessee and further subject to notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Towne Village of the Country, Section 1, as of record in Book 5200, Page 55 and 56, said Register's Office.

Davidson County DEEDWARR
Recvd: 10/30/01 14:52 2pgs
Fees:13.00 Taxes:418.10
20011030-0118339

unimproved ( )
This is improved (X) property, known as 3157 Stoneybrook 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 our hand s this 26th day of October 2001

Alice C. Gay

Steven E. Gay

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 Alice C. Gay and wife, Steven E. Gay, the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Madison, Tennessee, this 26th day of October, 2001.

Commission expires 3-23-02

DEANIE L. GREGORY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Deanie L. Gregory
Notary Public

My Commission Expires MAR. 23, 2002

STATE OF TENNESSEE
COUNTY OF

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(s) 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 at office at _____ on this the _____ day of _____, _____.

My commission expires _____

_____
Notary Public