OR

Realty 48A

Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024-1369

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $206,080.00

Affiant

Subscribed and sworn to before me this 16th day of November, 2001.

Notary Public
My commission expires: 05/30/04

NOTARY PUBLIC AT LARGE WILLIAMSON CO., TENN.

MY COMMISSION EXPIRES: JUNE 21, 2004

Davidson County DEEDWARR
Recvd: 11/21/01 11:09 2pgs
Fees:13.00 Taxes:762.50

20011121-0127989

Address of New Owner:	Send Tax Bills to:	Tax-Information
Tricia A. Owens	1st Trust Bank For Savings	172-05-0-B
5945 Westheimer Drive	P.O. Box 17257	149.00CO
Brentwood TN 37027	Memphis, TN 38187-0257	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Pulte Homes Tennessee, Limited Partnership, hereinafter referred to as Grantor, has bargained and sold, and does hereby transfer and convey to Tricia A. Owens and Alma A. Owens, hereinafter called the Grantees, their successors 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. 35 on the Plan of Sterling Oaks, Phase III of record in Instrument No. 200011220115320, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being part of the same property conveyed to Pulte Homes Tennessee, Limited Partnership by deed from Anita Smith Broquist and Linda Ruth Smith and Michael Thomas Shaw and Ronald Richard Shaw, Jr., dated June 3, 1999, recorded in Book 11510, Page 62, Register's Office for said County.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 5945 Westheimer Drive, Brentwood, TN 37027

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, successors and assigns, forever. Grantor covenants with Grantees 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 does further covenant and bind itself, its heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 hand this 16th day of November, 2001.

Pulte Homes Tennessee, Limited Partnership,
a Nevada limited partnership

By: _____
Mary McCloud Poston, Agent for
Radnor Homes, Inc., its general partner

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Mary McCloud Poston, with whom I am personally acquainted, and who acknowledged that she is the agent of Radnor Homes, Inc., the general partner of Pulte Homes Tennessee, Limited Partnership, a Nevada limited partnership, the bargainor, and acknowledged that she as such agent is authorized by Radnor Homes, Inc. to execute this instrument on its behalf and that Radnor Homes, Inc., as general partner, is authorized by Pulte Homes Tennessee, Limited Partnership, a Nevada limited partnership, to execute this instrument on its behalf.

Witness my hand in Brentwood, TN, this 16th day of November, 2001.

_____
Notary Public

My Commission expires 5/30/2004

CATHERINE R. VASS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY TENN.
MY COMMISSION EXPIRES MAY 30TH 2004