FILE NUMBER
214181G

This Instrument Prepared By:	Owner:	Send Tax Bills To:
R. W. Hardison, Attorney at Law 506 N. High Street Post Office Box 1967 Columbia, TN 38401	Jean St. George 435 Belle Pointe Dr Nashville, TN 37221	IRWIN Mtg Corp. P.O. Box 23550 Jacksonville, FL 32241-3550

GENERAL WARRANTY DEED

This indenture is made and entered into this 20 day of November, 2001 between Laurence Stuart Ross and wife Minerva Ishag-Ross (hereinafter referred to as "GRANTOR") and Jean St. George (hereinafter referred to as "GRANTEE").

For and in consideration of Ten Dollars ($10.00) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, cash in hand paid, Grantor does by these presents, sell, transfer and convey unto grantee, the following described tract or parcel of land:

SITUATE in Davidson County, Tennessee and being more particularly described as follows:

Lot 18 of the Belle Pointe Planned Unit Development, Phase 1, as shown by a map of record in Book 6250 at page 500 and page 501 in the Davidson County, Tennessee Register of Deeds office.

INCLUDED herewith is an undivided interest in the planned unit development common area.

BEING the same property conveyed to Laurence Stuart Ross and wife Minerva Ishag-Ross by instrument of record in Book 9636 at page 779 and as re-recorded in Book 9640 at page 346 in the Davidson County, Tennessee Register of Deeds office.

Tax Parcel # 142-10B-18.00

The above-described property is the same property contained in the prior deed and no new survey is available.

To have and to hold the above-described tract or parcel of land, together with all rights, titles, interests, easements, appurtenances, and hereditaments thereto appertaining, to Grantee, its heirs and assigns forever in fee simple.

Grantor covenants with Grantee that Grantor is lawfully seized and possessed in fee simple of the above-described tract or parcel of land, that Grantor has the full, good and lawful right and authority to sell, transfer and convey the same, and that the above-described tract or parcel of land is unencumbered, except for easements and/or restrictions, if any, of record in the Davidson County, Tennessee Register of Deeds office.

And, Grantor does warrant, and hereby binds its successors to title, to forever defend the title to the above-described tract or parcel of land against the lawful claims of all persons whatsoever, unto Grantee, its heirs and assigns.

Davidson County DEEDWARR
Recvd: 12/07/01 15:08 2pgs
Fees:13.00 Taxes:555.00
20011207-0135312

In Witness Whereof, Grantor has set its hand(s) the date first above-written.

Laurence Stuart Ross

Minerva Ishag-Ross

STATE OF TENNESSEE

COUNTY OF MAURY

Before me, Regina E. Johnson, a Notary Public in and for the aforesaid state and county, personally appeared Laurence Stuart Ross and wife Minerva Ishag-Ross, to me known to be the person(s) described therein (or who proved to me to be the same on a satisfactory basis) and who acknowledged that the foregoing instrument was executed for the purposes contained therein.

Witness my hand and seal in Columbia, Tennessee this 20th day of November, 2001.

NOTARY PUBLIC
Commission Expires: 05/30/04

REGINA E. JOHNSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAY 30, 2004

OATH: I, the undersigned, affiant, do hereby swear or affirm that the actual consideration for transfer or the value of the property being transferred, whichever is greater, is $150,000.00.

AFFIANT

SWORN TO AND SUBSCRIBED BEFORE ME THE UNDERSIGNED THIS 20 DAY OF November, 2001.

SEAL

NOTARY PUBLIC
COMMISSION EXPIRES: 05/30/04

REGINA E. JOHNSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAY 30, 2004