This instrument prepared by:
Thomas N. Jones, Attorney
339 Main Street
Franklin, TN 37064

Davidson County DEEDWARR
Recvd: 01/10/02 15:42 2pgs
Fees:13.00 Taxes:303.40
20020110-0004255

NEW OWNER:

Nancy L. Stephens
3645 Chesapeake Drive
Nashville, TN 37207

SEND TAX BILL TO:
Franklin American Mtg.
~~same~~
501 Corporate Centre Dr. #400
Franklin, TN 37067

MAP & PARCEL:

050-11-0-170.00

WARRANTY DEED

For and in 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, I, **Michael W. O'Neill,** unmarried, hereinafter called the Grantor, have bargained and sold and by these presents do transfer and convey unto **Nancy L. Stephens**, hereinafter called the Grantees, her heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

> Being Lot No. 31 on the Plan of Timberwood Estates, Section Four, of record in Plat Book 6900, page 228, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.
>
> Being the same property conveyed to Michael W. O'Neill by deed from Secretary of Housing and Urban Development of record in Instrument No. 20010423-0040152, Register's Office of Davidson County, Tennessee.

Subject to the following restrictions and conditions:

1. 2001 property taxes are being prorated and collected at closing.
2. Restrictive covenants of record in Book 7159, page 654, said Register's Office.
3. All matters appearing on the Plan of record in Plat Book 6900, page 228, said Register's Office.
4. Any and all visible easements on and across subject property.
5. Subject to any and all building and zoning regulations of City, County and State.
6. Subject to notes on the Plan of record.

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;

AND I COVENANT with the said Grantee that I am lawfully seized and possessed of said land in fee simple and have a good right to convey it and the same is unencumbered, unless otherwise herein set out;

AND I FURTHER covenant and bind myself, my 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.

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.

This improved property is known as: 3645 Chesapeake Drive, Nashville, TN 37207.

WITNESS MY HAND this 2nd day of January, 2002, in Nashville, Tennessee.

MICHAEL W. O'NEILL

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary for said State and County, Michael W. O'Neill, the within named bargainor with whom I am personally acquainted and who acknowledge that he executed the foregoing instrument for the purposes therein contained.

Witness my hand this 2nd day of January, 2002, in Nashville, Tennessee.

NOTARY PUBLIC

My Commission Expires: 3/26/03

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is ~~$82,000.00~~.

AFFIANT

Sworn to and subscribed to me, the undersigned, this 2nd day of January, 2002, in Nashville, Tennessee.

NOTARY PUBLIC

My Commission Expires: 3/26/03