WARRANTY DEED

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN

My Commission Expires Nov. 30, 2002

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 119,900.00

Barbara J. Zarko
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF January, 2002

Notary Public

MY COMMISSION EXPIRES: November 30, 2002
(AFFIX SEAL)

02B-6535

THIS INSTRUMENT WAS PREPARED BY

CASTLEMAN TITLE & ESCROW, INC., 213 A Ward Circle, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Barbara J. Zarko (NAME)	National Bank of Commerce (NAME)	163-11-13
2991 Baby Ruth Lane (ADDRESS)	115 29th Avenue South (ADDRESS)	
Antioch, Tennessee 37013 (CITY) (STATE) (ZIP)	Nashville, TN 37212 (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, T. R. Mullins

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Barbara J. Zarko, An Unmarried Woman

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. 13 on the Plan of Baby Ruth Lane Estates, Section Two, of record in Plat Book 11190, Page 102, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description thereof.

Being part of the same property conveyed to T. R. Mullins by deed from Gary Batson of record in Instrument No. 20010816-0088747, Register's Office for Davidson County, Tennessee.

This is investment property and is not subject to marital rights.

This conveyance is made subject to taxes for 2002 and subsequent years, easements and restrictions of record.

Davidson County DEEDWARR
Recvd: 01/28/02 08:32 2pgs
Fees:13.00 Taxes:443.63

20020128-0011099

unimproved ( )
This is improved (X) property, known as 2991 Baby Ruth Lane, Antioch, Tennessee 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 my hand this 22nd day of January, 2002

T. R. Mullins

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named T. R. Mullins

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 at Brentwood, Tennessee, this 22nd day of January 2002

Commission expires November 30, 2002

Notary Public

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ 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

My Commission Expires Nov. 30, 2002