PREPARED BY (AND RETURN TO):

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W & I Ref:(ST) Title No: 43253
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 03/04/02 08:20 2pgs
Fees:13.00 Taxes:832.50
20020304-0026474

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Billy J. Marlowe Jr. Ginger Godwin 21 Jones Circle Old Hickory, Tennessee 37138	Suntrust Bank 201 Fourth Avenue North Nashville, Tennessee 37219

TAX MAP-PARCEL NUMBERS: 044-11-182

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$225,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Peter J. Kopcsak and spouse, Sarah M. Kopcsak**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Billy J. Marlowe Jr. and Ginger Godwin, ,joint tenants with right of survivorship,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 12 on the Plan of River Vista Subdivision, Village of Old Hickory, of record in Book 1424, Page 118, Register's Office for said County.

Included in the above description, but excluded therefrom is the following tract of land conveyed to the United States of America by deed from Clifford C. Drake and wife, Virginia M. Drake of record in Book 2156, Page 177, said Register's Office, described as follows:

Beginning at a point in the line of the lands now or formerly of Herman A. and Willette Smith, said point being South 54 degrees 50 minutes East 340 feet from the most northwesterly corner of the lands of said Smith; thence, from the point of beginning and severing the lands of the subject owner, North 2 degrees 45 minutes East 165 feet, and North 1 degree 00 minutes East 305 feet to a point in the line of the lands now or formerly of Raymond H. and Elva L. Pestell; thence, along said Pestell line, South 89 degrees 45 minutes East 37 feet to a point in the low water line of the Cumberland River; thence, southerly and upstream, following the meanderings of said water line, a distance of 510 feet, more or less, to a corner common to the lands of Herman A. and Willette Smith; thence, leaving said water line and along said Smith line North 54 degrees 50 minutes West 60 feet to the point of beginning, containing fifty-one hundredths (0.51) of an acre, more or less.

Being the same property conveyed to Peter J. Kopcsak and wife, Sarah M. Kopscak by deed from Timothy W. Thomas and wife, Deborah P. Thomas of record in Book 9945, Page 107, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2002, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 1424 Page 118, said Register's Office, which Plan shows a 40 foot minimum building setback line from Jones Circle and an easement for flow of the Cumberland River, across so much of the premises as may be therein.

This is improved property, known as: 21 Jones Circle, Old Hickory, Tennessee 37138

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee 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 FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 28th day of February, 2002.

Peter J. Kopesak

Sarah M. Kopesak

State of Tennessee

County of Davidson

On this 28th day of February, 2002, before me the undersigned authority, personally appeared Peter J. Kopesak and Sarah M. Kopesak , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: _____

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary

My Commission Expires MAY 30, 2004

State of Tennessee

County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $225,000.00

Affiant

Sworn and subscribed before me this the 28th day of February, 2002

My Commission Expires: _____

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires MAY 30, 2004