Realty Title 78-A

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

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $90,000.00

Caroline Stibley
Affiant

Subscribed and sworn to before me, this 19th day of February, 2002.

Diane K. Moore
Notary Public
My commission expires: 03/14/05

Davidson County DEEDWARR
Recvd: 03/14/02 08:19 2pgs
Fees:13.00 Taxes:333.00
20020314-0032089

Address of New Owner:	Send Tax Bills to:	Tax Information
Caroline M. Stibley	Principal Residential Mortgage	165-14 80.00
4620 Chutney Drive	375 Northridge Rd, Suite 290	
Antioch TN 37013	Atlanta, GA 30350	

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, Bonny Denise Allen Coxwell, formerly known as Bonny Denise Allen, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Caroline M. Stibley and husband, Mark K. Stibley, 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 3 on the Plan of Revised Section One, Peppertree Forest, of record in Plat Book 6900, Pages 973, 974 and 975, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Bonny Denise Allen, unmarried, by deed from Brion T. Connolly and wife, Donna M. Connolly of record in Book 11469, Page 198, Register's Office for Davidson County, Tennessee.

Bonny Denise Allen is now known as Bonny Denise Allen Coxwell.

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 4620 Chutney Drive, Antioch, TN 37013

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. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our 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 19th day of February, 2002.

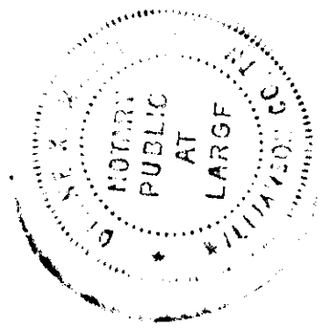
Bonny Denise Allen Coxwell
Bonny Denise Allen Coxwell

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Bonny Denise Allen Coxwell, with whom I am personally acquainted, and who acknowledged she executed the within instrument for the purposes therein contained

Witness my hand in Nashville, TN, this 19th day of February, 2002.

Notary Public



My Commission expires 03/14/05