PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

Woodmont Centre, Suite 100
104 Woodmont Blvd.
Nashville, TN 37205
Ph. (615) 298-3312 - Fax. 292-8746
E-mail: *main@wilkinsandivey.com*

W & I Ref: SK Title No: 43309

Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 03/21/02 09:08 3pgs
Fees:18.00 Taxes:1147.00
20020321-0034729

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Kevin C. Karrels 900 Whiteheath Court Nashville, Tennessee 37221	First Horizon Home Loan Corp. 1140 Hammond Drive, Suite B-2290 Atlanta, Georgia 30328

TAX MAP-PARCEL NUMBERS: 142-16-A-36

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$310,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **John A. Garside and wife, Janice E. Garside**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Kevin C. Karrels** 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. 36 on the Plan of Devon Park, Phase One, of record in Book 5200, page 660-672, Register's Office for said County.

SAID Lot No. 36, which is a corner lot, fronts 78.58 feet on the easterly margin of Whiteheath Court and fronts 108.33 feet on the northerly margin of Dorshire Lane, said frontages being joined by a curve having a length of 47.12 feet, and extends back 142.50 feet on the northerly line and 98.96 feet on the easterly lien to a point of intersection.

Being the same property conveyed to John A. Garside and spouse, Janice E. Garside, by deed from Victor H. Sandham and spouse, Mary Y. Sandham of record in Book 10989, page 890, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2002, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 5200, Pages 670-672, said Register's Office, which Plan shows 25 foot and 15 foot minimum building setback lines from Whiteheath Court and Dorshire Lane, together with a designated building site, and 10 foot easement for public utility and drainage purposes along the rear line with an 8 inch sewer line lying therein and a 10 foot public utility easement located on the northwesterly front corner of said lot; The Declaration of Covenants, Conditions and Restrictions of record in Book 6176, page 7, Book 6541, page 542, and Book 6967, page 156, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars.

This instrument is executed on behalf of John A. Garside and wife, Janice E. Garside by Lois Fink as Attorney in Fact pursuant to a Power of Attorney being recorded simultaneously herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A' to this instrument and incorporated herein by reference.

This is improved property, known as: 900 Whiteheath, Nashville, Tennessee 37221

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 13th day of March, 2002 .

John A. Garside By: Lois Fink Atty-in-Fact
John A. Garside By:Lois Fink, Atty-in-Fact

Janice E. Garside By: Lois Fink, Atty-in-Fact
Janice E. Garside By:Lois Fink, Atty-in-Fact

State of Tennessee
County of Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , **Lois Fink** with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **John A. Garside and wife, Janice E. Garside** , as Attorney-in-Fact, as the free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this 13th day of March, 2002

CHRISTY WILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires:
My Commission Expires 7/26/2003

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: $310,000.00

Affiant

Sworn and subscribed before me this 13th day of March, 2002

CHRISTY WILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires:
My Commission Expires 7/26/2003

EXHIBIT "A"

To

Warranty Deed

FROM: John A. Garside and wife, Janice E. Garside

TO: Kevin C. Karrels

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited is executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2. That this execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. Pursuant to the provisions of *Tennessee Code Annotated,* Section 34-6-105(c), of the Uniform Durable Power of Attorney Act, the undersigned Affiant certifies that at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

Lois Fink

Lois Fink, Affiant

Sworn to and subscribed before me this

13th day of March, 2002

Notary Public

My Commission Expires:

CHRISTY WILKINS IVEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission
Expires 7/26/2003