WARRANTY DEED

BOX 50-B

~~PREPARED~~ BY: RETURN TO:
BANKERS TITLE & ESCROW CORP.
3310 WEST END AVE.
NASHVILLE, TN 37203

STATE OF TENNESSEE, COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $90,000.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS 3rd DAY OF April 2002.

NOTARY PUBLIC

My Commission Expires: 5-14-03

THIS INSTRUMENT WAS PREPARED BY:
J. Michael Morgan, Esq.
ORTALE, KELLEY, HERBERT & CRAWFORD
200 Fourth Avenue North
Nashville, TN 37219-0375
Our File # 18178

Davidson County DEEDWARR
Recvd: 04/09/02 15:04 2pgs
Fees:13.00 Taxes:333.00
20020409-0043710

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP – PARCEL #
Timothy J. Krofcheck 4925 Algonquin Trail Antioch, TN 37013	FRANKLIN AMERICAN 501 CORPORATE CENTER DR SUITE 400 FRANKLIN, TN 37067	162-03-384

FOR AND IN CONSIDERATION of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Thomas E. Rowell, hereinafter called **"GRANTORS,"** have bargained and sold, and by these presents do transfer and convey unto Timothy J. Krofcheck, hereinafter called **"GRANTEES,"** their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 56, on the Plan of Haywood Hills, Section 5, as of record in Book 4675, pages 143 and 144, as amended in Book 5230, page 938, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Thomas E. Rowell and wife, Eugenia M. Rowell, by deed from Everett Allen Holmes and wife, Natalie Renee Holmes, as of record in Book 9815, page 724, Register's Office for Davidson County, Tennessee. The said Thomas E. Rowell, unmarried, quitclaiming all his rights, title and interest in subject property to Eugenia M. Rowell, unmarried, of record in Book 11398, page 912, Register's Office for Davidson County, Tennessee. And being further conveyed to Thomas E. Rowell, by Quitclaim Deed from Eugenia M. Rowell Beech and husband David R. Beech, of record in Instrument No. 20011016-0112431, Register's Office for Davidson County, Tennessee.

June E. Rowell, joins in this conveyance to relinquish any and all right, especially marital rights, which she may have in said property by virtue of her marriage to Thomas E. Rowell.

The conveyance of the above-described parcel of land is subject to the following:

1. 2002 Davidson County taxes which have been prorated by the parties and assumed by the Grantees; and
2. Subject to any and all zoning regulations, building restrictions, setback lines, if any, and easements and rights of way for public utilities applicable to this property; and
3. Restrictive Covenants of record in Book 4882, page 842, Register's Office for Davidson County, Tennessee. Matters shown on plan of record in Book 4675, pages 143 and 144, Register's Office for Davidson County, Tennessee.

This property is also known as improved property located at 4925 Algonquin Trail, 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 and assigns, forever, and GRANTORS do covenant with the said GRANTEES that they are lawfully seized 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; and GRANTORS do further covenant and bind themselves, their heirs and assigns, 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 our hands this 8th day of April, 2002.

THOMAS E. ROWELL

JUNE E. ROWELL

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On April 8, 2002, before me personally appeared Thomas E. Rowell and wife, June E. Rowell, me know (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 that they executed the same as their free act and deed.

Witness my hand and official seal this 8th day of April, 2002.

NOTARY PUBLIC

My Commission Expires:

5-12-03