When Recorded Please Return to:
Mooreland Title Company
1100 Executive Center Drive
Brentwood Tn 37027

THIS INSTRUMENT WAS PREPARED BY:

KIRK C. WAITE, ATTORNEY
MOORELAND TITLE COMPANY
P. O. BOX 2127
BRENTWOOD, TN 37024-2127

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $125,000.00.

Joyce Thomas
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS 03/25/02

Angela L. McClanahan
NOTARY PUBLIC

ANGELA L. McCLANAHAN NOTARY PUBLIC AT LARGE ROBERTSON COUNTY, TN

My Commission Expires 5/12/2004

MY COMMISSION EXPIRES: _____

Davidson County DEEDWARR
Recvd: 04/12/02 11:52 2pgs
Fees:13.00 Taxes:462.50
20020412-0045566

Address New Owner as Follows:	Send Tax Bills To:	Map-Parcel Numbers
Gerald L. Miller 2436 Ponderosa Way Antioch, TN 37013	CTX Mortgage Company 216 Centerview Drive, Suite 233 Brentwood, TN 37027	149-06-0 009.00

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT, **KENNETH TURNER AND WIFE SYLVIA B. TURNER** herein referred to as **Grantors for and in consideration of the sum of ONE HUNDRED TWENTY FIVE THOUSAND AND 00/100 ($125,000.00) Dollars paid by GERALD L. MILLER AND WIFE KELLIE C. MILLER, hereinafter referred to as Grantees in the State aforesaid, the receipt of which is hereby acknowledged, has granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said Grantees, their heirs, successors, and assigns forever:**

Land in Davidson County, Tennessee, Being Lot No. 20 on the Plan of Pebble Creek, Section Three, as of record in Book 210, Page 169, said Register's Office.

Being the same property conveyed to Kenneth Turner etux Sylvia B. Turner by deed from Steve Vandevender Builders, Inc. or record in Book 5546, page 110 Register' s Office for Davidson County, Tennessee.

This conveyance is made subject to Easements, Restrictions, Covenants, and Conditions as may be applicable to said property.

This is unimproved ( ) improved (X) property, known as 2436 Ponderosa Way, Antioch, Tennessee, 37013.

TOGETHER with all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD said tract of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee, his heirs and assigns, forever; and Grantors do covenant with said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as otherwise herein set out. Grantors do further covenant and bind themselves, their heirs, 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 person whomsoever.

WITNESS Hand and Seal this 03/25/02.

Kenneth Turner

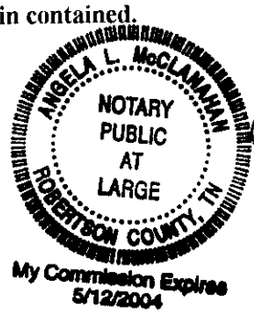
Kenneth Turner

Sylvia B. Turner

Sylvia B. Turner

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Kennceth Turner with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.



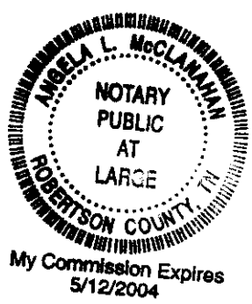
Angela L. McClanahan

Notary Public

My Commission Expires:

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Sylvia B. Turner with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.



Angela L. McClanahan

Notary Public

My Commission Expires: