WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF SUMNER
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 281,232.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 8th DAY OF April, 2002

Notary Public

MY COMMISSION EXPIRES: 10-13-04
(AFFIX SEAL)

RICK PILIPONIS NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY

Hallmark Title Company, 1000 Northchase Drive, Suite 100, Goodlettsville, Tennessee 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gary L. Howe (NAME)	Irwin Mortgage Corporation (NAME)	172-10A-11
5608 Cedar Rock Drive (ADDRESS)	P. O. Box 23550 (ADDRESS)	GSD 02259
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Jacksonville, FL 32241-3550 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Southeastern Building Corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gary L. Howe and wife, Robyn E. Howe

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS 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 No. 11 on the Final Plat of Brentwood Cove, Revision 3, of record by Instrument No. 200102010009801, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of said lot.

Being part of the same property conveyed to Southeastern Building Corporation by deed from D. R. Horton, Inc. of record in Instrument No. 200106150063617, Register's Office, Davidson County, Tennessee

Declaration of Protective Covenants, Conditions and Restrictions of record in Instrument No. 200004270041952, said Register's Office.

This conveyance is subject to easements of record in Instrument No. 200002010010289 and Instrument No. 200009080089128, said Register's Office.

Davidson County DEEDWARR
Recvd: 04/15/02 08:53 2pgs
Fees:13.00 Taxes:1040.56

20020415-0045891

unimproved ( )
This is improved (X) property, known as 5608 Cedar Rock Drive, Nashville, TN 37211
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 we do covenant with the said GRANTEES that we are lawfully seized 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; and we do further covenant and bind ourselves, our heirs and representatives, 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 my hand this 8th day of April, 2002

Southeastern Building Corporation
By:
David J. Luckey, President

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, G _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____ _____, Tennessee, this _____day of _____, _____ .

Commission expires _____ _____

Notary Public

_____

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____, _____ .

My commission expires _____ _____

Notary Public

STATE OF TENNESSEE
COUNTY OF SUMNER

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared David J. Luckey with whom I am personally acquainted and who upon his oath acknowledged himself to be the President of the Southeastern Building Corporation the within named bargainor, and corporation, and that he as such President being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said David J. Luckey as such President.

Witness my hand and official seal at Hendersonville, Tennessee on this the 8th day of April, 2002.

NOTARY PUBLIC SUMNER COUNTY TENNESSEE

_____

Notary Public
My Commission Expires: September 22, 2003