PREPARED BY (AND RETURN TO):

WILKINS & IVEY
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W & I Ref:(ST) Title No: 43368
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 04/16/02 13:46 2pgs
Fees:13.00 Taxes:458.43
20020416-0047092

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Charles L. White 5140 Roxborough Drive Hermitage, Tennessee 37076	Franklin Financial Mortgage, Inc. 206 East Main Street Franklin, Tennessee 37064

TAX MAP-PARCEL NUMBERS: 98-1-56

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$123,900.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Margaret Kathleen Feltner Graham**, unmarried, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Charles L. White** 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. 12 on the Plan of Roxborough Subdivision of record in book 5200, Page 63, said Register's Office.

Said Lot No. 12 fronts 85.01 feet on the northwesterly margin of Roxborough Drive and extends back 218.49 feet on the northeasterly line and 213.75 feet on the southwesterly line to a dead line in the rear measuring 88.58 feet thereon.

Being the same property conveyed to Jimmy Wayne Graham and wife, Margaret K. Graham by deed from Randall Phillips Builders, Inc. of record in book 5570, Page 657, Register's Office for Davidson County, Tennessee. Jimmy Wayne Graham has since conveyed all of his interest in subject property to Margaret Kathleen Feltner Graham by Quitclaim Deed of Record in Book 5820, Page 312, Register's Office for Davidson County, Tennessee. Margaret Kathleen Feltner Graham and Margaret K. Graham are one and the same person.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

Taxes for 2002, and subsequent years; The Plan, with Owner's Certificate, of record in Book 5200, page 63 , said Register's Office, which Plan shows a 30 foot minimum building set back line from Roxborough Drive and a 10 foot easement for public utility purposes along the rear line(s); Restrictive Covenants of record in Book 5302, page 669, said Register's Office; but deleting any covenant, condition or restriction indicating a preference, limitation or discrimination based on race, color, religion, sex, handicap, familial status, or national origin to the extent such covenants, conditions or restrictions would violate 42 USC 3604c.

This is improved property, known as: 5140 Roxborough Drive, Hermitage, Tennessee 37076

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 15th day of April, 2002.

Margaret Kathleen Feltner Graham

Margaret Kathleen Feltner Graham

State of TENNESSEE
County of DAVIDSON

On this 15th day of April, 2002 , before me the undersigned authority, personally appeared Margaret Kathleen Feltner Graham , to me known (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 the execution as a free act and deed.

My Commission Expires

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

Notary

State of TENNESSEE
County of DAVIDSON

My Commission Expires JULY 26, 2003

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $123,900.00

Affiant

Sworn and subscribed before me this the 15th day of April, 2002

My Commission Expires

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

Notary Public

My Commission Expires JULY 26, 2003