Space reserved for recording information:	STATE OF TENNESSEE COUNTY OF WILLIAMSON THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $78,000.00. x Judy Farmer Affiant SWORN AND SUBSCRIBED TO BEFORE ME, THIS THE 12th DAY OF APRIL, 2002. (Affix Seal) Notary Public My Commission Expires: July 14 2002

Escrow Services of Tennessee, LLC
100 Winner's Circle, #150
Brentwood, TN 37027

W. AARON FORTNER NOTARY PUBLIC AT LARGE MONTGOMERY COUNTY, TN

WARRANTY DEED

Preparer's File #-01J737

THIS INSTRUMENT WAS PREPARED BY and PLEASE RETURN TO:
ESCROW SERVICES OF TENNESSEE, LLC
100 Winners Circle, Suite 150
Brentwood, TN 37027

Address of New Owners:	Send Tax Bills To:	Tax ID#:
Judy Farmer	Franklin American Mortgage Co.	162-13-72
232 Cedarcreek Drive	501 Corporate Center, suite 400	
Nashville, TN 37211	Franklin, TN 37067	

Davidson County DEEDWARR
Recvd: 04/23/02 13:28 1pgs
Fees:13.00 Taxes:288.60
20020423-0050019

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, JIMMY RAY WATKINS AND STEVEN RAY WATKINS, JR., hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto JUDY FARMER, A SINGLE WOMAN, hereinafter called the Grantee(s), their heirs and assigns, that 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. 78 on the Plan of Cedarwood Estates, Section 2, as of record in Plat Book 4860, page 58, Register's Office for Davidson County, Tennessee.

Said Lot No. 78 fronts 74 feet on the easterly side of Cedarcreek Drive and extends back 222.79 feet on the southerly line and 216.59 feet on the northerly line to a deed line measuring 58.65 feet thereon.

Being the same property conveyed to Stephen R. Watkins by deed from Beverly W. Satterfield of record in Book 7596, page 383, Register's Office for Davidson County, Tennessee. The said Stephen R. Watkins having since died and his only heirs being Jimmy Watkins and Stephen Watkins, Jr.

SOURCE OF TITLE # 20020423 0050018

This conveyance is subject to any and all restrictions and easements of record.

( ) unimproved
This is (X) improved property known as **232 Cedarcreek Drive, Nashville, Tennessee 37211**

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, their heirs and assigns forever; and we, the GRANTORS, do covenant with the said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and that 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 GRANTEE, 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/our hand(s) this **12th** day of **April, 2002**:

Jimmy Ray Watkins

Steven Ray Watkins, Jr.

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JIMMY RAY WATKINS AND STEVEN RAY WATKINS, JR., the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that such person or persons executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, TN, this 12th day of April, 2002.

W. AARON FORTNER NOTARY PUBLIC AT LARGE MONTGOMERY COUNTY, TN

Notary Public

My Commission Expires: July 14 2002