THIS INSTRUMENT WAS PREPARED BY
Bankers Title & Escrow Corp.
3310 West End Avenue, Suite 410
Nashville, Tennessee 37203
Box 50-B

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 170,000.00
Affiant
SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF April, 2002
Notary Public
MY COMMISSION EXPIRES: ~~July 24, 2004~~ March 27, 2004
(AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Emily Jane Kitos (NAME)	Mortgage Lenders of America, LLC (NAME)	MAP 104-05-0
3702 Westbrook Avenue (ADDRESS)	5210 Maryland Way, #203 (ADDRESS)	PARCEL 213
Nashville, TN 37205 (CITY) (STATE) (ZIP)	Brentwood, Tn 37027 (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, Katy Garvey, an unmarried person

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Emily Jane Kitos, an unmarried person

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 the westerly 50 fet of Lot No. 489 on the Map of Richland Realty Company's Division C of record in Book 421, page 31, Register's Office for Davidson County, Tennessee.

Said part of Lot No. 489 fronts 50 feet on the northerly side of Westbrook Avenue and runs back between parallel lines 200 feet to an alley.

Being the same property conveyed to Katy Garvey, an unmarried person, by deed from Leo F. Duzak as of record in Book 9359, page 191, Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 05/10/02 12:40 2pgs
Fees:13.00 Taxes:629.00
20020510-0057937

This is improved (X) unimproved ( ) property, known as 3702 Westbrook Avenue, Nashville, TN 37205
(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 29th day of April, 2002

Katy Garvey
Katy Garvey

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Katy Garvey

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 29th day of April, 2002

Commission expires July 24, 2004

Notary Public

K. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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