WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 227,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF May, 2002

Notary Public

MY COMMISSION EXPIRES: November 27, 2004 (AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

PROFESSIONAL TITLE & ESCROW CO, 101 SHEPHERD HILLS DRIVE, MADISON, TENNESSEE 37115

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
RYAN M. RICHARDSON (NAME)	FIRST HORIZON HOME LOAN CORP (NAME)	MAP 83-7
10 WATERS AVENUE (ADDRESS)	2525 WEST END AVENUE SUITE 350 (ADDRESS)	PARCEL 62.00
NASHVILLE, TENNESSEE 37206 (CITY) (STATE) (ZIP)	NASHVILLE, TENNESSEE 37203 (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, J. R. RUGGLES AND SAMMIE G. JAMES, BOTH UNMARRIED PERSONS

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO RYAN M. RICHARDSON AND WIFE, JENNIFER RICHARDSON

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 Lots No. 25 and 26 on the Plan of the Subdivision of Robert Power's Lands, as of record in Book 421, page 56, Register's Office for Davidson County, Tennessee.

Said Lot No. 25 fronts 52.2 feet on the westerly sideo f McCarn (formerly Campbell Avenue) and runs back with the southerly margin of Waters Avenue 154 feet to an alley, measuring 55.0 feet thereon.

Said Lot No. 26 fronts 50 feet on the westerly side of McCarn (formerly Campbell Avenue) and runs back between parallel lines 154 feet to an alley.

Being the same property conveyed to J. R. Ruggles and Sammie G. James by deed of record in Instrument No. 20010905-0095912, Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 06/07/02 14:17 2pgs
Fees:13.00 Taxes:469.90

20020607-0069684

unimproved ( )
This is improved (X) property, known as 10 WATERS AVENUE, NASHVILLE, TENNESSEE 37206
(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 our hand s this 22nd day of May, 2002

J. R. Ruggles
J. R. RUGGLES

Sammie G. James
SAMMIE G. JAMES

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 J. R. RUGGLES AND SAMMIE G. JAMES, BOTH UNMARRIED PERSONS

the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at MADISON, Tennessee, this 22nd day of May, 2002.

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Commission expires November 27, 2004

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