WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 72,500.00

Theresa Baldwin
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 25th DAY OF June, 2002

D. Annette Wagner
Notary Public

MY COMMISSION EXPIRES: 01-28-03
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE
SEVIER COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
AmTitle & Escrow, LLC, 515 Rivergate Parkway, Suite 111, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Theresa Baldwin (NAME)	Countrywide Home Loans, Inc. (NAME)	MAP 034-05-0-A
426 Thomas Jefferson Circle (ADDRESS)	4500 Park Granada (ADDRESS)	PARCEL 020.00 CO
Madison, TN 37115 (CITY) (STATE) (ZIP)	Calabasas, CA 91302-1613 (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, Jonathon M. Payne, Unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Theresa Baldwin, Unmarried

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. 20 on the Plan of Monticello Manor of record in Plat Book 6250, page 551, Register's Ofice for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description of said lot.

BEING all of the same property conveyed to Jonathon M. Payne, by Deed from Henry G. Cisneros, Secretary of Housing and Urban Development, of Washington, D.C., of record in Book 9382, page 227, Register's Office for Davidson County,

This conveyance is subject to taxes for the year 2002, and subsequent years, easements and restrictive covenants of record.

Davidson County DEEDWARR
Recvd: 07/01/02 12:56 2pgs
Fees:13.00 Taxes:268.25
20020701-0078741

unimproved ( )
This is improved (X) property, known as 426 Thomas Jefferson Circle, Madison, TN 37115
(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 25th day of June, 2002

Jonathon M. Payne
Jonathon M. Payne

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 Jonathon M. Payne, Unmarried

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Goodlettsville, Tennessee, this 25th day of June, 2002.

Commission expires 01-28-03

NOTARY PUBLIC AT LARGE SEVIER COUNTY, TENN.

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