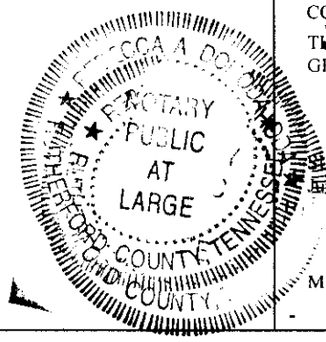


STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 147,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th day of June, 2002.

Notary Public

MY COMMISSION EXPIRES: 05/15/04

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney, 2637 Murfreesboro Pike, Nashville, TN 37217

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Hilda Covington	City State Bank	Map: 149-6-161.00
(NAME)	(NAME)	
2565 Johnson Ridge Rd	5200 Maryland Way, Ste 310	Parcel:
(ADDRESS)	(ADDRESS)	
Antioch TN 37013	Brentwood, TN 37027	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN 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, MONA LISA BOARDS-JOHNSON, MARRIED, hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto HILDA COVINGTON, MARRIED, 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 Rutherford County, Tennessee, being all of Lot No. 54, Final Plat of Oakwood Subdivision, Section Two, Phase six, as shown by plat appearing of record in Plat Book 7900, page 626, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Mona L. Boards by deed of record in Record Book 9237, Page 965, Register's Office for Davidson County, Tennessee.

Mona L. Boards-Johnson having since married Andre K. Johnson. The said Andre K. Johnson joins in the execution of this instrument for the purpose of relinquishing his marital rights in subject property.

Restrictive Covenants, Easements and Additional Exceptions:

Declarations of Restictions, Covenants and Conditions of record in Book 7981, page 478, corrected in Book 8313, page 17; Amended of record in Book 8038, page 838; Amended in Book 8705, page 870; Amended of record in Book 9237, page 1 and further amended in Book 9781, page 987; Easements for Sewer and Storm Drainage of record in Books 6269, page 197, Book 6298, page 582; Book 8175, page 765; Charter Homwoner's Association of record in Book 7954, page 508; Articles of Incorporation of record in Book 7981, page 474, Instrument of correction of record in Book 8013, page 624; and, any and all matters as shown on the record in Book 7900, page 626, all in the Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (x) property, known as 2565 Johnson Ridge Rd, Antioch, TN 37013
(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 Grantors covenant with the said GRANTEES that they 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 except for the current year property taxes which are being prorated between the parties and Grantees agreeing to pay said tax when due; and Grantors further covenant and bind themselves, their heirs and assigns, 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 hands this 28th day of June, 2002.

Mona Lisa Boards-Johnson

Mona Lisa Boards-Johnson

Andre K. Johnson

Andre K. Johnson

Davidson County DEEDWARR
Recvd: 07/03/02 09:44 2pgs
Fees:13.00 Taxes:543.90

20020703-0079955

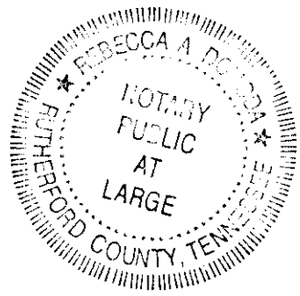
STATE OF Tennessee

COUNTY OF Davidson

Before me, the undersigned Notary Public, personally appeared Mona Lisa Boards-Johnson and husband Andre K. Johnson who are known to me or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this 28th day of June, 2002.

Notary Public Rebecca A. Dohoda



My Commission Expires: 05/15/04

(SEAL)

Mail After Recording To:

Southern Title Services, LLC
2637 Murfreesboro Pike
Nashville,TN37217