RECORD & RETURN TO:
FILE BOX 36 if Davidson County

WARRANTY DEED

STATE OF TENNESSEE, COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $100,000.00

Robert Michael Carter
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS 11TH DAY OF JULY 2002

J. Mil Morgan
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE
J. Michael Morgan
My Commission Expires
July 30, 2005
STATE OF TENNESSEE

Davidson County DEEDWARR
Recvd: 07/15/02 10:18 2pgs
Fees:13.00 Taxes:370.00
20020715-0084590

THIS INSTRUMENT WAS PREPARED BY:
J. Michael Morgan
ORTALE, KELLEY, HERBERT & CRAWFORD
200 Fourth Avenue North
Nashville, TN 37219-0375
Our File #18455

NAME/ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP – PARCEL #
Robert Michael Carter 643 Netherlands Drive Hermitage, TN 37076	SunTrust Mortgage, Inc. P.O. Box 57028 Irvine CA 92619-7028	075-11-088

FOR AND IN CONSIDERATION of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Mildred P. Carter, widow, hereinafter called **"GRANTOR,"** have bargained and sold, and by these presents do transfer and convey unto Robert Michael Carter, unmarried and, hereinafter called **"GRANTEE,"** their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 381, on the Plan of Highlands of Tulip Grove, Section 3, as of record in Book 4675, page 140, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Robert L. Carter and wife, Mildred P. Carter, by Deed from Home Savings of America, FSB, of record in Book 8716, page 248, Register's Office for Davidson County, Tennessee. The said Robert L. Carter having since died.

The conveyance of the above-described parcel of land is subject to the following:

1. 2002 Davidson County taxes which have been prorated by the parties and assumed by the Grantees; and
2. Subject to any and all zoning regulations, building restrictions, setback lines, if any, and easements and rights of way for public utilities applicable to this property; and
3. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which improvements are completed as defined by statute. We assume no liability for taxes assessed by correction pursuant to the provisions of Tennessee Code Annotated, Section 67-5-603, et seq.
4. The Plan of record in Book 4675, page 140, Register's Office for Davidson County, Tennessee, shows an Owner's Certificate, Certain Notes, Easements and Setback lines.
5. Restrictive Covenants of record in Book 4793, page 157, as amended in Book 4849, page 767; Book 5020, page 58; Book 5028, page 357; Book 5545, page 321 and Book 6017, page 179, Register's Office for Davidson County, Tennessee.

This property is also known as improved property located at 634 Netherlands Drive, Hermitage TN 37076.

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 GRANTOR do covenant with

the said GRANTEE that they are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and GRANTOR do further covenant and bind themselves, their heirs and assigns, 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 our hands this 11th day of July, 2002.

Mildred P. Carter

Mildred P. Carter

STATE OF TENNESSEE, COUNTY OF DAVIDSON

On July 11,2002, before me personally appeared Mildred P. Carter and to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged that (s)he executed the same as his/her free act and deed.

Witness my hand and official seal this 11th day of July, 2002.

J. Michael Morgan

NOTARY PUBLIC

MICHAEL MORGAN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

NOTARY PUBLIC
AT LARGE
I, Michael Morgan
My Commission Expires
July 30, 2005
STATE OF TENNESSEE