THIS INSTRUMENT PREPARED BY:
DEAN ROBINSON, ATTORNEY
3125 North Mt. Juliet Road
P. O. Box 425
Mt. Juliet, TN 37122

Davidson County DEEDWARR
Recvd: 07/16/02 15:20 2pgs
Fees:13.00 Taxes:436.23
20020716-0085707

ADDRESS NEW OWNER:
Elfreda Anderson,
Ann Lucille Anderson and
Linda Darlene Norris

MORTGAGEE:
First Franklin Financial Corporation
112 Town Park Drive, Suite G150
Kennesaw, GA 30144

SEND TAX BILLS:
New Owner

MAP-PARCEL:
Map and Parcel
87-05A46

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN ($10.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **I, Jeffrey Alan Gaines,** hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto **Elfreda Anderson, Ann Lucille Anderson and Linda Darlene Norris,** as joint tenants with right of survivorship hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Wilson County, State of Tennessee, described as follows, to wit:

> Land in Davidson County, Tennessee, being Lot No. 99 on the Plan of Farmingham Woods, Phase II, Section I, a Planned Unit Development, of record in Book 7900, page 306, said Register's Office, to which plan reference is hereby made for a more complete legal description.
>
> Being the same property conveyed to Jeffrey Alan Gaines, by deed from Lisa Suzanne Manos Gaines, as of record in Book 9140, page 252, Register's Office for Davidson County, Tennessee.

This is improved property known as 5949 Colchester Drive, Hermitage, Tennessee 37076.

This conveyance is made subject to all restrictions and easements of record, or which a visual inspection of the property would reveal, including restrictive covenants of record in Book 8238, page 176; Book 8351, page 533; Book 8423, page 784; Book 8424, page 426; Book 8447, page 635; Book 8702, page 528; Book 9006, page 409; and Book 9006, page 41, easements, covenants and conditions as shown on the plan of record in Plat Book 7900, page 306, all of record in the Register's Office for Davidson County, Tennessee.

Property taxes for the current year have been settled between the parties and will be paid by the Grantees.

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 28th day of June, 2002.

JEFFREY ALAN GAINES

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **JEFFREY ALAN GAINES**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at Mt. Juliet, Tennessee, this 28th day of June, 2002.

NOTARY PUBLIC

DANA LOGGINS NOTARY PUBLIC AT LARGE WILSON CO. TENN.

My Commission Expires: 7-13-03

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual consideration or value, whichever is greater for this transfer is **$117,900.00.**

AFFIANT

Subscribed and sworn to before me
this 28th day of June, 2002.

NOTARY PUBLIC

DANA LOGGINS NOTARY PUBLIC AT LARGE WILSON CO. TENN.

My Commission Expires: 7-13-03