PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

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W & I Ref: SK Title No: 43586

Dav. Co. File: Box 8

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Donna Jean Ruth 904 Harpeth Bend Road Nashville, Tennessee 37221	Countrywide Home Loans 1520 Memorial Blvd., Suite 104 Murfreesboro, Tennessee 37129

TAX MAP-PARCEL NUMBERS: 141-15-D-096

Davidson County DEEDWARR
Recvd: 07/18/02 14:55 3pgs
Fees:18.00 Taxes:736.30
20020718-0086876

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$199,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Paul Jason Bowlds and spouse, Brandi Freeman Bowlds**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Donna Jean Ruth** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 96 on the Plan of "Sheffield" on the Harpeth, Phase II of record in Book 6900, pages 410 and 411 Register's Office for Davidson County, Tennessee.

SAID Lot No. 96 fronts 75.27 feet on the northerly margin of Claytie Circle and extends back 160.00 feet on the westerly line and 136.80 feet on the easterly lien to a dead line in the rear, measuring 104.95 feet thereon.

BEING the same property conveyed to Paul Jason Bowlds and Brandi Gail Freeman, both unmarried by deed from John M. Shouse and wife, Janet L. Shouse of record in Book 11213, page 117, said Register's Office. The said Brandi Gail Freeman is now known as Brandi Freeman Bowlds.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2002, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 6900, Pages 410 and 411, said Register's Office, which Plan shows a 10 foot easement for sewer purposes along the easterly line of said lot and a 100 year flood line and a 5 foot easement for public utility and drainage purposes along the southerly portion of the westerly line and a 10 foot water line easement along the southerly front line of said lot, and an easement for public utility and drainage purposes along the rear portion of said lot; The Declaration of Covenants, Conditions and Restrictions of record in Book 6925, page 900, Book 7145, page 954, Book 8505, page 598, Book 8747, page 97, Book 9313, page 806, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars.

This instrument is executed on behalf of Paul Jason Bowlds by Brandi Freeman Bowlds as Attorney in Fact pursuant to a Power of Attorney being recorded simultaneously herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A' to this instrument and incorporated herein by reference.

This is improved property, known as: 8060 Claytie Circle, Nashville, Tennessee 37221

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised 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.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 16th day of June, 2002 .

Paul Jason Bowlds by Brandi Gail Freeman
Paul Jason Bowlds By: Brandi Gail Freeman, Atty-in-Fact

Brandi Freeman Bowlds
Brandi Freeman Bowlds

State of TENNESSEE
County of WILLIAMSON

On this 16th day of June, 2002 , before me the undersigned authority, personally appeared **Brandi Freeman Bowlds** , 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 the execution as a free act and deed.

My Commission Expires:

CHRISTY WILKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary

State of TENNESSEE My Commission Expires JULY 26, 2003
County of WILLIAMSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $199,000.00

Donna Jean Ruth
Affiant

Sworn and subscribed before me this 16th day of June, 2002

My Commission Expires:

CHRISTY WILKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires JULY 26, 2003

State of Tennessee
County of Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , **Brandi Gail Freeman** with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **Brandi Freeman Bowlds** , as Attorney-in-Fact, as the free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this 16th day of June, 2002

CHRISTY WILKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires:

JULY 26, 2003

EXHIBIT "A"

To

Warranty Deed

FROM: Paul Jason Bowlds and Brandi Freeman Bowlds

TO: Donna Jean Ruth

State of Tennessee
County of Williamson

AFFIDAVIT

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited is executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2. That this execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. Pursuant to the provisions of *Tennessee Code Annotated,* Section 34-6-105(c), of the Uniform Durable Power of Attorney Act, the undersigned Affiant certifies that at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

Brandi Gail Freeman Bowlds

Brandi Gail Freeman, Affiant

Sworn to and subscribed before me this

16th day of June, 2002

CHRISTY WILKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires:

My Commission Expires JULY 26, 2003