FILE BOX 45

WARRANTY DEED

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 115,000.00

Valeria R. Clemmons
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF July 20 02

Notary Public

MY COMMISSION EXPIRES: January 29, 2005
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Valeria R. Clemmons (NAME)	Cavalry Banking (NAME)	MAP 148-16
825 Irma Drive (ADDRESS)	114 West College Street (ADDRESS)	PARCEL 26
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Murfreesboro, TN 37130 (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, Jackie E. Chadwick and wife, Darlene S. Chadwick

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Valeria R. Clemmons, 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. 221 on the Plan of Debra Heights, Section 2, as of record in Book 3700, Page 39, Register's Office for said County.

Said Lot fronts 75.00 feet along the southerly margin of Irma Drive; thence back between lines measuring 146.11 feet on the westerly line and 139.55 feet on the easterly line, to a line in the rear, which measures 75.29 feet.

BEING the same property conveyed to Jackie E. Chadwick and wife, Darlene S. Chadwick by deed from Donald Edwin France and wife, Rebecca Dianne France, of record in Book 10087, Page 514, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 3849, Page 404, Register's Office for said County.

This conveyance is made subject to: (1) 2002 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Book 3700, Page 39, said Register's Office.

unimproved ( )
This is improved (X) property, known as 825 Irma Drive, 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 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 our hand s this 29th day of July, 20 02

Jackie E. Chadwick
Jackie E. Chadwick

Darlene S. Chadwick
Darlene S. Chadwick

Davidson County DEEDWARR
Recvd: 08/01/02 15:53 2pgs
Fees:13.00 Taxes:425.50

20020801-0092577

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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 Jackie E. Chadwick and wife, Darlene S. Chadwick

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 29th day of July, 20 02.

Commission expires January 29, 2005

Notary Public

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ with whom I am personally acquainted(or proved to me on the basis of satisfactory evidence) 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 _____ 20_____ .

My commission expires _____

Notary Public