When recorded return to:
Realty Title & Escrow Company, Inc.
383 Johnny Cash Parkway, Suite 140
Hendersonville, TN 37075

STATE OF TENNESSEE
COUNTY OF DAVIDSON

02-2883

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 132,900.00

Jennifer R. Williams
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th DAY OF August

Janis L. Duree
Notary Public

MY COMMISSION EXPIRES: 4/10/2006

THIS INSTRUMENT WAS PREPARED BY
Escrow Corporation, 131 Indian Lake Road, Suite 203, Hendersonville, Tennessee 37075

NAME	ADDRESS	
ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michael Thomas	1ST TRUST BANK FOR SAVINGS	53-06-A-6
(NAME)	(NAME)	
1905 Waterford Drive	P. O. Box 17257	
(STREET ADDRESS OR ROUTE NUMBER)	(STREET ADDRES)	
Old Hickory, TN 37138	MEMPHIS, TN 38187	
(CITY) (STATE) (P.O. 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, WE, Steven C. Williams and wife, Jennifer R. Williams

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Michael Thomas and wife, Rachel Thomas

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:

Being Lot No. 6 on the Plan of Waterford, Phase 3, of record in Plat Book 6900, page 540, as revised in Plat Book 7900, page 707, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete and accurate description.

BEING the same property conveyed to Steven C. Williams and wife, Jennifer R. Williams by deed from Charles Gregory Hoeven and wife, Laura Ellen Hoeven, filed of record in Book 11037, page 692, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

Davidson County DEEDWARR
Recvd: 08/19/02 13:41 2pgs
Fees:13.00 Taxes:491.73

20020819-0100002

This is improved property known as 1905 Waterford Drive, Old Hickory, TN 37138

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 their hands this 14th day of August, 2002.

Steven C. Williams by Jennifer R. Williams atty in fact
Steven C. Williams

Jennifer R. Williams
Jennifer R. Williams

02-2883

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for the said County and State, Jennifer R. Williams, to me known to be the person who executed the foregoing instrument on behalf of Steven C. Williams, and who acknowledged that she ** ~~executed the same as the free act and deed of the said Steven C. Williams.~~

Witness my hand and official seal at Old Hickory, Tennessee, this 14th day of August, 2002.

NOTARY PUBLIC

My Commission Expires: 4/10/06

**is the attorney in fact for Steven C. Williams and that she is authorized by Steven C. Williams to execute this instrument on his behalf.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Janis L. Duree, a Notary Public in and for said County and State, the within named Jennifer R. Williams the bargainor s, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Old Hickory, Tennessee, this 14th day of August, 2002.

My commission expires 4/10/2006

Notary Public Janis L. Duree