WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 110,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE
22nd DAY OF August 2002

Notary Public

MY COMMISSION EXPIRES: 4/20/03
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

WEISS & WEISS, ATTYS AT LAW, 761 Old Hickory Blvd, Suite 102, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
ERIC M. HOUCK (NAME)	Franklin American Mortgage (NAME)	MAP 86-7
201 Retreat Court West (ADDRESS)	501 Corporate Ctr. Dr Ste 400 (ADDRESS)	PARCEL 60
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Frankl. TN 37067 (CITY) (STATE) (ZIP)	F.B.#: 4D-01195

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, CHRISTOPHER P. KELLY AND WIFE, TINA C. KELLY

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO ERIC M. HOUCK, 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.44 on the Plan of Jackson's Retreat, a Planned Unit Development, Phase I, Section Two, of record in Book 5200, Pages 334 & 335, as amended in Book 5972, Page 96, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to Christopher P. Kelley and wife, Tina C. Kelly, by Deed from Jason A. Phillips and wife, Rebekah A. Phillips, of record in Instrument No. 20000411-0036419, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions, and Restrictions and By-Laws of Jackson's Retreat Homeowners' Association, Inc., of record in Book 5741, Page 360, and in Book 5745, Page 283, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

Davidson County DEEDWARR
Recvd: 09/03/02 08:14 2pgs
Fees:13.00 Taxes:408.11

20020903-0105633

unimproved ( )
This is improved (X) property, known as 201 Retreat Court West, Hermitage, TN 37076
(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 22nd day of August 2002

Christopher P. Kelly
CHRISTOPHER P. KELLY

Tina C. Kelly
TINA C. KELLY

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named CHRISTOPHER P. KELLY AND WIFE, TINA C. KELLY

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 Brentwood, Tennessee, this 22nd day of August, 2002.

Commission expires 5/28/03

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____, with whom I am personally acquainted 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 _____, _____.

My commission expires _____

Notary Public

PETER WEISS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.