RETURN TO:
COMMONWEALTH TITLE AGENCY
OF NASHVILLE, INC.
333 GALLATIN RD. SOUTH
MADISON, TN 37115

PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

WARRANTY DEED

THIS INDENTURE is made and entered into this 27th day of August, 2002, by and between JON E. STARK, AN UNMARRIED MAN, hereinafter called Grantor, and SCOTT E. COLLINS, AN UNMARRIED MAN, hereinafter called Grantee.

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, JON E. STARK, AN UNMARRIED MAN, Grantor, does hereby bargain, sell, transfer and convey unto SCOTT E. COLLINS, AN UNMARRIED MAN, hereinafter referred to as Grantee, his successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantor in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 2240 RIVERWAY DRIVE, OLD HICKORY, TN 37138.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantees, his successors and assigns forever. The Grantor covenants and agrees with the said Grantee that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantor further covenants and binds himself and his successors, heirs and assigns, to warrant and forever defend the title to said Grantee, his successors heirs and assigns, against the lawful claims of all person whomsoever.

WITNESS the hand and seal of Grantor on the day and year first above written.

JON E. STARK
Signature of Seller

Davidson County DEEDWARR
Recvd: 09/04/02 11:18 3pgs
Fees:18.00 Taxes:351.50

20020904-0106718

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public of said County and State, JON E. STARK, AN UNMARRIED MAN, the within named bargainors, 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, at office, this **27th** day of August, 2002.

Notary Public

My Commission Expires: 5/30/2004

Name and Address of Property Owner:

SCOTT E. COLLINS, AN UNMARRIED MAN

2240 Riverway Drive
Old Hickory, TN 37138

Property Address:

2240 RIVERWAY DRIVE
OLD HICKORY, TN 37138

Person Responsible for Taxes:

SAME

Map & Parcel #: MAP 053-06-0B, PARCEL 015.00

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$95,000.00** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Scott E Collins
Affiant

Sworn to and subscribed before me, a Notary Public, this **27th** day of **August, 2002.**

Notary Public

My Commission Expires: 5/30/2004

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MADISON, TN 37115

EXHIBIT 'A'

LAND in Davidson County, Tennessee, being Lot No. 226 on the plan of Phase Two, Waterford, of record in Plat Book 7900, Page 412 and 413, Register's Office for said County, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to JON E. STARK, AN UNMARRIED MAN, by Deed from ANDREW M. CUOMO, SECRETARY OF HOUSI of record in Book 11371, Page 887, Register's Office for DAVIDSON County, Tennessee.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2002 and subsequent years, A LIEN, not yet due and payable, MAP 053-06-0B, PARCEL 015.00).

2. All matters as set forth on the Plan of Phase Two, Waterford (Residential P.U.D.) of record in Plat Book 7900, page 412 and 413, said Register's Office.

3. Declaration of Restrictions applying to Waterford, of record in Book 7463, Page 294, Register's Office for DAVIDSON County, Tennessee.

4. Declaration of Covenants, Conditions and Restrictions for Waterford Subdivision, of record in Book 8694, Page 216, Register's Office for DAVIDSON County, Tennessee.

5. Restated Declaration of Covenants, Conditions and Restrictions, of Waterford Subdivision, of record in Book 8699, Page &pg&, Register's Office for DAVIDSON County, Tennessee.

6. First Amendment to Restated Declaration of Covenants, Conditions and Restrictions for Waterford Subdivision, of record in Book 9530, Page 185, Register's Office for DAVIDSON County, Tennessee.

7. Corporate Charter of Waterford Community Association, Inc., of record in Book 8711, page 701, said Register's Office.

8. By-laws of Waterford Community Association Inc., of record in Book 8715, page 583, said Register's Office.