STATE OF TENNESSEE

COUNTY OF Davidson }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 74,500.00

Scott A. Pennell
Affiant



SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE

29th DAY OF August, 2002

Notary Public

MY COMMISSION EXPIRES 11/27/04

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Scott A. Pennell (NAME)	First Horizon Home Loan Corporation (NAME)	43-2-A-226
226 Cedarwood Lane (STREET ADDRESS OR ROUTE NUMBER)	P.O. Box 146 (STREET ADDRESS)	Davidson County DEEDWARR Recvd: 09/04/02 14:15 2pgs Fees:13.00 Taxes:275.65
Madison, Tennessee 37115 (CITY) (STATE) (P.O. ZIP)	Memphis, TN 38101 (CITY)(STATE) (ZIP)	20020904-0107017

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, Carroll B. White and Emily R. Cheyne White, husband and wife, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Scott A. Pennell, 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 Unit Lot No. 226, on the plan of a Resubdivision of a portion of PHase Two, Cedarwood Courtyard Homes, as shown on plat of record in Plat Book 5200, Page 590, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Carroll B. White and Emily R. Cheyne, by Deed of Record as Instrument No. #200109050095988, Register's Office for Davidson County, Tennessee.
Emily R. Cheyne is now known as Emily R. Cheyne White.

Subject to any and all plats, easements, restrictions, and other matters of record.
The above legal description is the same as that contained in the previous deed of record.

unimproved ( )
This is improved (XX) property, known as 226 Cedarwood Lane, Madison, TN 37115.

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. Whenever 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 my/our hand(s) this 29th day of August, 2002.

Carroll B. White

Emily R. Cheyne White

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 Carroll B. White and Emily R. Cheyne White, husband and wife, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained. Witness my hand and official seal, this 29th day of August, 2002.

Commission expires _____

NOTARY PUBLIC AT LARGE 3-25-06 DAVIDSON COUNTY, TENN. MY COMM. EXP.

_____ Notary Public

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, _____ (title) for _____ (corporation), with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ (title) of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 29th day of August, 2002.

My Commission Expires:_____ _____

Notary Public

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, attorney-in-fact for _____, with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the attorney-in-fact of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 29th day of August, 2002.

My Commission Expires:_____ _____

Notary Public

Prepared by & Return to

Smith.Sholar.Associates.PLLC.
P.O. Box 663
Gallatin, TN 37066
(615) 452-5282