BOX #14A

# WARRANTY DEED

STATE OF TENNESSEE G#15389-2

COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 198,100.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 5th DAY OF September, 2002

Notary Public

MY COMMISSION EXPIRES: April 10, 2005
(AFFIX SEAL)

JOHN T. COOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY

**THIS INSTRUMENT WAS PREPARED BY**
JOHN T. COOK, P.C., 2927 BERRY HILL DRIVE, NASHVILLE, TN 37204

| ADDRESS NEW OWNER(S) AS FOLLOWS: | SEND TAX BILLS TO: MORTGAGEE: | MAP-PARCEL NUMBERS |
|---|---|---|
| Gary K. Sturgill (NAME) | FRANKLIN AMERICAN MORTGAGE (NAME) | MAP 064-08-0-A |
| 1320 Autumn Springs Lane (ADDRESS) | 501 Corporate Centre Dr, Ste 400 (ADDRESS) | PARCEL 025.00co |
| Old Hickory, TN 37138 (CITY) (STATE) (ZIP) | Franklin, TN 37067 (CITY) (STATE) (ZIP) | [FB #GSD-04277] |

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, Beazer Homes Corp. D/B/A Phillips Builders, a Tennessee corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gary K. Sturgill and Emily D. Sturgill, husband and wife

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. 25 on the Plan of Merritt Downs, Section One, a Planned Unit Development, of record as Instrument No. 20010523-0053201, 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 part of the same property conveyed to Beazer Homes Corp. D/B/A Phillips Builders, a Tennessee corporation, by Warranty Deed from Gilbert S. Merritt and Angie Cantrell Merritt, of record as Instrument No. 20000911-0089925, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions, of record as Instrument No. 20010604-0057881, and amended and restated in Instrument No. 20010702-0069864, said Register's Office; By-Laws of record as Instrument No. 20010608-0060786, 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 Grantees herein.

This is improved (X) unimproved ( ) property, known as 1320 Autumn Springs Lane, Old Hickory, TN 37138
(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 my hand this 5th day of September, 2002

Beazer Homes Corp. D/B/A Phillips Builders

By: Ruth Lyon, agent

Ruth Lyon, Agent

Davidson County DEEDWARR
Recvd: 09/09/02 09:23 2pgs
Fees:13.00 Taxes:732.97

20020909-0108600

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

_____

_____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____ .

Commission expires _____

_____
Notary Public

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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, a _____ , 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 _____, 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

STATE OF TENNESSEE )
COUNTY OF DAVIDSON )

Before me, the undersigned, a Notary Public, within and for the State and County aforesaid, personally appeared RUTH LYON, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged herself to be the Agent of the BEAZER HOMES CORP. D/B/A PHILLIPS BUILDERS, the within named bargainor, a Tennessee corporation, and that she as such Agent, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by herself as such officer.

Witness my hand and official seal at Nashville, Tennessee, this 5th day of September, 2002.

My Commission Expires 5/29/05

DEBORAH M. O'NEIL NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public