FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 143,000.00
Dana Cowles
Affiant

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th DAY OF September 20 02
Notary Public

MY COMMISSION EXPIRES: January 29, 2005
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Dana L. Cowles (NAME)	Huskey Mortgage Services, LLC (NAME)	MAP 42-15
103 S. Graycroft Ave. (ADDRESS)	511 N. Jackson Street (ADDRESS)	PARCEL 4
Madison, TN 37115 (CITY) (STATE) (ZIP)	Tullahoma, TN 37388 (CITY) (STATE) (ZIP)	

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, Andrew W. Oliphant

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Dana L. Cowles and Aaron D. Cowles, both unmarried, as joint tenants with right of survivorship

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:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

BEGINNING on the easterly margin of South Graycroft Road at a point 100' north of the southwest corner of property owned by Bernard D. Drake, of record in Deed Book 5264, Page 695, Register's Office for Davidson County, Tennessee.

THENCE, with the easterly margin of South Graycroft Road, N 02-58-00 E, 120.00'; THENCE, with the southerly line, of N. Leon Watson, Sr and Sarah M. Watson of record in Deed Book 10366, Page 159, Register's Office for Davidson County, Tennessee: S 86-02-00 E, 269.93'; THENCE, S 02-58-00 W, 120.00'; THENCE, with the northerly line of Drake, N 86-02-00 W, 270.00' to the point of beginning, according to a survey by Cantrell-Kemp, LLC, 103 West Harbor, Hendersonville, TN 37075, License No. 1638, dated September 3, 2002.

BEING the same property conveyed to Andrew W. Oliphant by deed from Nigel Stanley Cox and wife, Karen D. Cox, of record in Instrument 200008010075938, Register's Office for said County.

This conveyance is made subject to: (1) 2002 taxes, which have been prorated and assumed by the Grantees; (2) Sanitary Sewer Easement of record in Book

CONTINUED

unimproved ( )
This is improved (X) property, known as 103 S. Graycroft Ave., Madison, TN 37115
(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 10th day of September, 20 02

Andrew W. Oliphant

Davidson County DEEDWARR
Recvd: 09/18/02 13:45 2pgs
Fees:13.00 Taxes:529.10

20020918-0113936

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 Andrew W. Oliphant

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 10th day of September 20 02.

Commission expires January 29, 2005

Notary Public

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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 (or proved to me on the basis of satisfactory evidence) 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 _____ 20_____.

My commission expires _____

_____
Notary Public

LEGAL DESCRIPTION CONTINUATION

5642, Page 191, said Register's Office; (3) Right of Way Order of record in Book 8493, Page 459, said Register's Office.