E.LO

Davidson County DEEDWARR
Recvd: 09/24/02 11:00 2pgs
Fees:13.00 Taxes:295.63

20020924-0116332

PREPARED BY:
Lender's Title & Escrow LLC
501 Corporate Centre Drive, Suite 460
Franklin, Tennessee 37067

WARRANTY DEED

THIS INDENTURE is made and entered into this **13th** day of **September, 2002** by and between **Ronnie S. Kelley** , herein after referred to as GRANTOR, and **David L. Howard** , herein after referred to as 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 consideration, the receipt of which is hereby acknowledged, the GRANTOR does hereby bargain, sell, transfer and convey unto the GRANTEES, all of GRANTOR'S right, title and interest in the following described property lying in City of **Nashville,** County of **Davidson,** State of Tennessee, more particularly described as follows:

BEING Lot No. 6 on the Plan of Moss Wood Subdivision of record in Book 2663, page 102, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description thereof.
BEING the same property conveyed to Ronnie S. Kelley, by Cash Deed from Mel Martinez, Secretary of Housing and Urban Development, dated July 12, 2002 and recorded in Instrument No. 20020716-0085471, said Register's Office.
This is improved/unimproved property known as: 658 James Avenue, Nashville, TN 37209

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto GRANTEE, GRANTEE'S heirs, successors and assigns forever. The GRANTOR does covenant and agree 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 herein, and that the title and quiet possession thereto GRANTOR will forever warrant and defend against the lawful claims of all persons whomsoever.

WITNESS MY HAND on the day and year first above written.

Ronnie S. Kelley

Ronnie S. Kelley
Signature of Seller

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF Williamson)

Personally appeared before me, a Notary Public of said County and State, **Ronnie S. Kelley** , the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this **13th** day of **September, 2002.**

Notary Public

My Commission Expires: 11-26-05

HOLLY NEWMAN NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Name and Address of Property Owner:
David L. Howard
658 James Avenue, Nashville, TN 37209

Send Tax Statements to:
Franklin American Mortgage Company
501 Corporate Centre Drive, Suite 400, Franklin, TN 37067

map and parcel--91-5-15.00

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF Williamson

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 **$79,900.00** 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.

Affiant

Sworn to and subscribed before me, a Notary Public, this **13th** day of **September, 2002.**

Notary Public

My Commission Expires: 11-26-05

RETURN TO:

Lender's Title & Escrow LLC
501 Corporate Centre Drive, Suite 460
Franklin, Tennessee 37067
22-1-738