Box 14A

WARRANTY DEED

KATHY HAND NOTARY PUBLIC AT LARGE STATE

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 204,900.00

Jonathan W. Richter
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
26th DAY OF September, 2002

Notary Public

MY COMMISSION EXPIRES: 12-12-04
(AFFIX SEAL)

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:	MAP-PARCEL NUMBERS
Jonathan W. Richter (NAME)	First Franklin Financial (NAME)	MAP 141-12-0-C
7721 River Bend Way (ADDRESS)	112 Town Park Drive, #G-150 (ADDRESS)	PARCEL 003
Nashville, TN 37221 (CITY) (STATE) (ZIP)	Kennesaw, GA 30144 (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, Kerry J. Meacham and wife, Sheila W. Meacham

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Jonathan W. Richter and wife, Veronica M. Richter

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. 3 on the Plan of River Bend, a Planned Unit Development, of record in Plat Book 6900, Pages 504 and 505 and Surveyor's Instrument of correction of record in Book 7465, Page 833, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Kerry J. Meacham and wife, Sheila W. Meacham, by Deed from Patricia A. Collins, unmarried, dated April 29, 1996, of record in Book 10038, Page 473, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to Declaration of Covenants, Conditions and Restrictions, of record in Book 7112, Page 481 and as amended in Book 7308, Page 805, Book 7308, Page 808, Book 7336, Page 15, Book 7549, Page 893, 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 Grantee(s) herein.

Davidson County DEEDWARR
Recvd: 09/27/02 08:34 2pgs
Fees:13.00 Taxes:758.13

20020927-0117705

unimproved ( )
This is improved (X) property, known as 7721 River Bend Way, Nashville, TN 37221
(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 our hand s this 26th day of September, 2002

Kerry J. Meacham

Sheila W. Meacham

Sheila W. Meacham

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 Kerry J. Meacham and wife, Sheila W. Meacham

the bargainor s, 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 and official seal at NASHVILLE, Tennessee, this 26th day of September, 2002.

Commission expires 12-12-04

KATHY HAND NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Notary Public

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