THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 89,900.00

Affiant

Subscribed and sworn to before me, this 24th day of September, 2002

Notary Public

My Commission Expires: 10-12-05

Davidson County DEEDWARR
Recvd: 09/27/02 09:20 2pgs
Fees:13.00 Taxes:332.63
20020927-0117752

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
HEATHER THOM 3003 Wingate Avenue Nashville, Tennessee 37211	IRWIN MORTGAGE CORPORATION 9265 Counselor's Row Indianapolis, Indiana 46240	MAP 119-14 PARCEL 129

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of EIGHTY NINE THOUSAND NINE HUNDRED AND NO/100---------- ($ 89,900.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, I, BARBARA S. SMITH, MARRIED

hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto HEATHER THOM AND WIFE, CHRISTOPHER THOM

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:

BEING Lot No. 48 on the Plan of Tuggle Heights of record in Plat Book 1130, page 90, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Barbara S. Smith, a single person, by deed from Dennis B. Goins and wife, Diana L. Goins, of record in Book 8917, page 130, Register's Office for Davidson County, Tennessee.

GARY SMITH, spouse of Barbara S. Smith, joins in this conveyance to convey any interest he may have in subject property, particularly any marital interest.

This is improved property known as 3003 Wingate Avenue, Nashville, Tennessee 37211

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.

GRANTOR COVENANTs with the said GRANTEEs that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Tuggle Heights of record in Book 1130, page 90, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind_s herself___, her___ heirs and representatives to warrant and forever defend the title to the said GRANTEE_s_, their__ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF _I__ have hereunto set _my_ hand___on this the __24th__ day of __September___, 2002 .

Barbara S. Smith
BARBARA S. SMITH

Gary Smith
GARY SMITH

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 BARBARA S. SMITH and GARY SMITH, 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 this __24th__ day of __September, 2002___.

My Commission Expires: October 12, 2005

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____.

My Commission Expires: _____

Notary Public