PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

Parklane Building, Suite 109
5200 Maryland Way
Brentwood, Tennessee 37027
Ph. (615) 507-2004 - Fax. 507-2002
E-mail: *main@wilkinsandivey.com*

W & I Ref: (GJ) Title No: 43582

Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 09/30/02 15:09 2pgs
Fees:13.00 Taxes:656.75
20020930-0118614

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Michael W. Stevens Shirley A. Stevens 4509 Raccoon Trail Hermitage, TN 37076	Franklin American Mortgage Company 501 Corporate Drive, Ste. 400 Brentwood, TN 37027 SAME

TAX MAP-PARCEL NUMBERS: 87-1-14.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of $177,500.00 , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Karl D. Harnack and wife, Linda C. Harnack, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto Michael W. Stevens and spouse, Shirley A. Stevens hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in **Davidson** County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 96 on the Plan of New Hope Meadows Phase II of record in Book 6900, page 724, Register's Office for said County, to which plan reference is made for a complete description.

Being the same property conveyed to Karl D. Harnack, a single man, by deed of record in Book 7818, page 602, Register's Office for Davidson County, Tennessee. Karl D. Karnack has since conveyed all of his interest in subject property to Karl D. Harnack and wife, Linda C. Harnack by Quitclaim Deed of Record in Book 8945, page 985, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2002, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 6900, Page 724, said Register's Office, which Plan shows a 30 foot minimum building setback line from Raccoon Trail, together with additional setback designations; 2.5 x 25 foot utility anchor easement located on the northerly front corner of said lot; Easement for water line purposes along the front line of said lot; The Declaration of Covenants, Conditions and Restrictions of record in Book 7557, page 377, Book 7567, page 103, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars.

This is improved property, known as: 4509 Raccoon Trail, Hermitage, Tennessee 37076

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 15th day of July, 2002

Karl D. Harnack

Linda C. Harnack

State of Tennessee
County of Davidson

On this 15th day of July, 2002, before me the undersigned authority, personally appeared **Karl D. Harnack and Linda C. Harnack**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: Jan 29, 2005

Notary

REBECCA L. FAULKNER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 29, 2005

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: 177,500.00.

Affiant

Sworn and subscribed before me this 26th day of September, 2002

Notary Public

My Commission Expires: _____