PREPARED BY (AND RETURN TO):

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Davidson County DEEDWARR
Recvd: 10/02/02 14:09 2pgs
Fees:13.00 Taxes:640.10
20021002-0120059

W & I Ref: (SK) Title No: 43897

Dav. Co. File: Box 8

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Lonnie B. Copeland Heather A. Poor 501 Oakley Drive Nashville, Tennessee 37220	Irwin Mortgage Company 400 Interstate Parkway, Suite 580 Atlanta, Georgia 30339

TAX MAP-PARCEL NUMBERS: 160-04-023

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$173,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Clay B. Smith and spouse, Joy G. Smith**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Lonnie B. Copeland and Heather A. Poor as joint tenants with right of survivorship** 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. 960 on the Plan of Brentwood Hall, Section IX of record in Book 2331, page 92, Register's Office for said County.

SAID Lot No. 960, which is a corner lot, fronts 121.1 feet on the southerly margin of Oakley Drive and fronts 140.9 feet on the broken westerly margin of Pritchett Drive, said frontages being joined by a curve having a length of 39.3 feet and extends back 132.0 feet on the westerly lien and 134.1 feet on the southerly lien to a point of intersection.

BEING the same property conveyed to Clay B. Smith and wife, Joy G. Smith by deed from Rudolph Prins, II and wife, Johanna S. Prins of record in Book 11449, page 893, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2003, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 2331 Page 92, said Register's Office, which Plan shows a 40 foot minimum building setback line from Pritchett Drive and a 60 foot minimum building setback line from Oakley Drive and a 10 foot easement for public utility purposes along the southerly lines of said lot and a 3 x 15 foot utility anchor easement located on the northeasterly corner of said lot.

This is improved property, known as: 501 Oakley Drive, Nashville,, Tennessee 37220

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 26th day of September, 2002.

Clay B. Smith

Joy G. Smith

State of TENNESSEE
County of DAVIDSON

On this 26th day of September, 2002 , before me the undersigned authority, personally appeared Clay B. Smith and Joy G. Smith , 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: _____

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary

State of TENNESSEE
County of DAVIDSON

My Commission Expires MAY 30, 2004

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $173,000.00

Affiant

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

My Commission Expires: _____

WILKINS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires JULY 26, 2003