03

Realty Title 48-A

Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $222,500.00

Steven Derse

Affiant

Subscribed and sworn to before me, this 27th day of September, 2002.

Diane K. Miller

Notary Public
My commission expires: 03/14/05

Address of New Owner:	Send Tax Bills to:	Tax Information
Steve Derse	National Bank of Commerce	155-15-A-45CO
4624 Sandy Creek Road	115 29th Ave. South	
Nashville TN 37221	Nashville, TN 37212	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Frederick G. Hibbert and wife, Theresa S. Hibbert, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Steve Derse and wife, Deborah Derse-Gray, hereinafter called the Grantees, their successors 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. 45 on the Plan of Stonemeade, Section III of record in Book 6900, Pages 799 and 800 and Book 7900, Page 429, Reigster's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to Frederick G. Hibbert and wife, Theresa S. Hibbert by deed from Centex Real Estate Corporation of record in Book 9072, Page 208, Register's Office for Davidson County, Tennessee.
>
> This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.
>
> This property is improved property known as 4624 Sandy Creek Road, Nashville, TN 37221

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 my hand this 27th day of September, 2002.

Frederick G. Hibbert

Theresa S. Hibbert

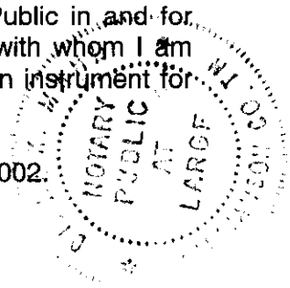
Davidson County DEEDWARR
Recvd: 10/07/02 15:57 2pgs
Fees:13.00 Taxes:823.25

20021007-0122088

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Frederick G. Hibbert and Theresa S. Hibbert, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Nashville, TN, this 27th day of September, 2002.



Notary Public

My Commission expires 03/14/05