FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 95,000.00

Charles Omari Lewis
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th DAY OF October 2002.

Patricia Nichols
Notary Public

My Commission Expires: 1/29/05
(AFFIX SEAL)

PATRICIA NICHOLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 10/14/02 10:44 2pgs
Fees:13.00 Taxes:351.50
20021014-0125770

THIS INSTRUMENT WAS PREPARED BY
SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. SUITE 210, FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:	Send Tax Bills To:	Map Parcel No.
Charles Omari Lewis 3047 Penn Meade Way Nashville, TN 37214	Franklin American Mtg. 501 Corporate Centre Dr. #400 Franklin, TN 37067	Map 52-13-0-B Parcel 186

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, We, **MICHAEL W. TERWILLIGER, JR., AND KATIE M.D. TERWILLIGER, HUSBAND AND WIFE**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **CHARLES OMARI LEWIS, MARRIED**, hereinafter called Grantee, 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. 222 on the plan of River Glen, Phase IV, Section 3 of record in Instrument No. 20010330-0030661, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Katie M.D. Moore and Michael W. Terwilliger, JR., Husband and Wife, by warranty deed from NVR, INC., A Virginia Corporation, Successor by Merger to Fox Ridge Homes, INC., of record in Instrument NO. 20011107-0122507, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

a. Taxes for the year 2002 and subsequent years, a lien which has been prorated and paid by the grantor.

b. All matters of record in Instrument No. 20010330-0030661, Register's Office for Davidson County, Tennessee.

c. Restrictions, Covenants, Conditions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions of Penn Meade Subdivision Section 1 & 1A as of record in Book 6762, page 208, Register's Office for Davidson County, Tennessee.

d. Master Deed for River Glen, A Horizontal Property Regime, as of record in Book 7566, page 571, and By-Laws of River Glen Homeowner's Association attached thereto.

e. Water and Sanitary Sewer Easements of record in Book 7061, page 196, Register's Office for Davidson County, Tennessee.

f. Charter of River Glen Homeowners Association of record in Book 8069, page 158, Register's Office for Davidson County, Tennessee.

g. All matters appearing on the plan of Record in Plat Book 6900, page 650, 651 and page 671, Register's Office Davidson County, Tennessee.

h. Stormwater Detention Agreement of record in Instrument No. 20010816-0088874, Register's Office for Davidson County, Tennessee.

i. Declaration of Covenants, Conditions, and Restrictions for River Glen Phase III of record in Instrument No. 20020425-0051349, Register's Office for Davidson County, Tennessee.

j. Charter of River Glen Property Owners' Association of record as Instrument No. 20020425-0051348, Register's Office for Davidson County, Tennessee.

k. Conveyance of Common Areas to River Glen Property Owners' Association of record in Instrument No. 20020503-0054718, Register's Office for Davidson County, Tennessee.

l. Easements of record in Book 7296, page 484; Book 11030, page 731, and in Book 3961, page 681, Register's Office for Davidson County, Tennessee.

m. Rights of others in and to the common areas/elements of River Glen.

n. Subject to Lien for special assessments as contained in the restrictions.

All existing and recorded easements, rights of way and restrictions, all zoning regulations, building restrictions and setback lines, if any, and easements or right of ways for public utilities.

unimproved: ( )
This is improved: (X) property, known as **3047 Penn Meade Way, Nashville, TN 37214.**

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 person 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 10th day of October, 2002.

Michael W. Terwilliger, JR.

Katie M.D. Terwilliger

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned authority, Michael W. Terwilliger, JR. and Katie M.D. Terwilliger, Husband and Wife, within named bargainors, 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, in Franklin, Tennessee, the 10th day of October, 2002.

Notary Public

My commission expires: 11/2/05

THOMAS SIDWELL
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.