STATE OF TN)
COUNTY OF Williamson)
I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $183,000.00.

AFFIANT
Sworn to and subscribed before me this 11th day of October 2002

NOTARY PUBLIC My commission expires: NOTARY PUBLIC AT LARGE

Map & Parcel No. 161-10-O-B-171.00CO

Address of New Owner:
809 Tintern Abbott Ct.
Nashville TN 37211

Send Tax Notices To:
First Tennessee
PO Box 196164
Irvine CA 92623-9664

WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, JAMES M. FRANCIS, a married person, hereinafter referred to as Grantor, has bargained and sold, and by these presents does transfer and convey unto JAMES E. STURGEON, hereinafter referred to as Grantee(s), their/his/her heirs and assigns forever, all of his right, title and interest in the following described real estate, situated in Davidson County, State of Tennessee, to wit:

See legal description, Attachment "A" hereto, made a part hereof.

This is improved property, known as 809 Tintern Abbott Court, Nashville, TN 37211.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Book 9700, page 949, in the Register's Office for Davidson County, Tennessee; to encumbrance of an ingress and egress as stated in Book 11076, page 537, Book 11076, page 661 and in Book 11526, page 579, in said register's office; to restrictive covenants of record at Book 6143, page 11, amended in Book 6398, page 495 and amended in Book 8507, page 831, Book 11526, page 579, and at Instrument No. 200006060056066, in said register's office; to an Agreement for Dedication of Easement for Water Mains and Appurtenances of record at Book 8197, page 338, in said register's office; to Storm Water Retention Agreement of record at Book 11078, page 919, in said register's office; to HOA Charter of record at Instrument No. 200006060056067, in said register's office; to the conveyance of open space of record at Instrument No. 200012140122894, in said register's office; and to the 2002 Davidson County property taxes, which are being prorated.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE(S), his/her/their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), his/her/their heirs and assigns, against the lawful claims of all persons whomsoever. Said property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

THE SPOUSE OF THE GRANTOR, TAFFIE J. FRANCIS, joins in this conveyance, transferring any and all marital and other interest she may have in the subject real property to the Grantee(s).

IN WITNESS WHEREOF, the said JAMES M. FRANCIS and TAFFIE J. FRANCIS have hereunto set their signature, this 11th day of October, 2002.

James M Francis
JAMES M. FRANCIS

STATE OF TN)
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JAMES M. FRANCIS, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the foregoing Warranty Deed for the purposes and considerations therein contained.

WITNESS my hand and official seal of office, this 25 day of Jan., 2002.

Susan L Eddins
NOTARY PUBLIC

My commission expires: Mar 27, 2004

Davidson County DEEDWARR
Recvd: 10/16/02 13:54 2pgs
Fees:13.00 Taxes:677.10

20021016-0127272

Taffie J. Francis
TAFFIE J. FRANCIS

STATE OF TN)
COUNTY OF Davidson)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named TAFFIE J. FRANCIS, the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the foregoing Warranty Deed for the purposes and considerations therein contained.

WITNESS my hand and official seal of office, this 25 day of Jan, 2002.

My commission expires: Mar 27, 2004

Susan L Eddens
NOTARY PUBLIC

SUSAN L. EDDENS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

Attachment "A": Legal Description.

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 17 on the Final Plat of Villages of Brentwood, Phase Eleven, (Brentwood Summit) of record in Book 9700, page 949, 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 James M. Francis, unmarried, by Warranty Deed from NVR, INC., a Virginia Corporation, Successor by Merger to Fox Ridge Homes, Inc., by Alphonse H. Davis, CEO and Deborah P. Buford, Vice President, dated February 2, 2001, recorded February 7, 2001, of record in Instrument #20010207-0012176, Register's Office for Davidson County, Tennessee.

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

When Recorded Return to:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217