Davidson County DEEDWARR
Recvd: 10/21/02 14:44 2pgs
Fees:13.00 Taxes:481.00
20021021-0129133

This instrument prepared by:
Thomas N. Jones, Attorney
339 Main Street
Franklin, TN 37064

NEW OWNER:	SEND TAX BILL TO:	MAP & PARCEL:
Stacy Defils & Kirkland Defils 2821 Bronte Avenue Nashville, TN 37216	Bayrock Mortgage Corporation 11380 Southbridge Pkwy., Ste. 200 Alpharetta, GA 30022	72-10-0-130.00

WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we, **Michael O'Neill, unmarried, and Donald R. Lee, married**, hereinafter called the Grantors, have bargained and sold and by these presents do transfer and convey unto **Stacy Defils and husband, Kirkland Defils**, hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

> Being Lot No. 21 on the Map of Dugger Brother's of the E. B. Rucker Lands, as of record in Book 1130, page 20, RODC, TN, to which plan reference is hereby made for a more complete and accurate legal description.
>
> Being the same property conveyed to Michael O'Neill and Donald R. Lee by deed from Suwannee Properties, LLC, of record in Instrument No. 20020718-0086815, Register's Office of Davidson County, TN. Also being the same property conveyed to Suwanne Properties, LLC by special warranty deed from U.S. Bank National Association, Trustee, recorded 6/5/02, of record in Inst. No. 20020605-0067846, RODC, TN.
>
> Subject property is not the principal residence of Grantors.

Subject to the following restrictions and conditions:

1. 2002 property taxes are being prorated and paid at closing.
2. All matters of record in Book 1130, page 20, ROWC, TN.
3. Subject to any and all building and zoning regulations of city, county and state.

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 COVENANT with the said Grantees that we are lawfully seized and possessed of said land in fee simple and have a good right to convey it and the same is unencumbered, unless otherwise herein set out;

AND WE 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 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.

This improved property is known as: 2821 Bronte Avenue, Nashville, TN 37216.

WITNESS OUR HANDS this 15th day of October, 2002, in Franklin, Tennessee.

MICHAEL O'NEILL

DONALD R. LEE

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary for said State and County, Michael O'Neill and Donald R. Lee the within named bargainor with whom I am personally acquainted and who acknowledge that he executed the foregoing instrument for the purposes therein contained.

Witness my hand this 15th day of October, 2002, in Franklin, Tennessee.

NOTARY PUBLIC

My Commission Expires: 12/19/05

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater for this transfer is $130,000.00.

AFFIANT

Sworn to and subscribed to me, the undersigned, this 15th day of October, 2002, in Franklin, Tennessee.

NOTARY PUBLIC

My Commission Expires: 12/19/05

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defils.wd