CHARLES A. SULLIVANT, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER, IS $ 205,500.00

Gaile B. Osburn
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 18th DAY OF October, 2002

Charles A. Sullivant Jr.
Notary Public

MY COMMISSION EXPIRES: 10/25/03
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, Tn 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gaile B. Osburn (NAME)	Franklin American Mortgage (NAME)	172-05-0-B
5908 Westheimer Drive (ADDRESS)	501 Corporate Centre Dr. #400 (ADDRESS)	161.00 CO
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	Franklin, Tn 37067 (CITY) (STATE) (ZIP)	

FOR AND 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, William T. Leach and wife, Kristen D. Leach

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gaile B. Osburn, married

HEREINAFTER CALLED THE GRANTEES, 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. 47 on the Plan of Sterling Oaks, Phase III as of record in Instrument No. 20001122-0115320, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to William T. Leach and wife, Kristen D. Leach by deed from Pulte Homes Tennessee, Limited Partnership of record as Instrument No. 20011016-0112874, Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for the year 2003 and to taxes for subsequent years, and to any and all restrictions and easements of record.

Davidson County DEEDWARR
Recvd: 10/23/02 15:06 2pgs
Fees:13.00 Taxes:760.35
20021023-0130133

unimproved ( )
This is improved (X) property, known as 5908 Westheimer Drive, Brentwood, TN 37027
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 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 our hand s this 18th day of October, 2002

William T. Leach
Kristen D. Leach
By: Kristen D. Leach By: W. Tall Attorney-in-fact
William T. Leach, Attorney-in-fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named ~~Kristen D. Leach~~ William T. Leach

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that ~~xx~~he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 18th day of October, 2002.

Commission expires 10/25/03

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____, with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ being _____ and _____ respectively of the _____, the within named bargainor, and corporation, and that _____ as such _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attested by said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____.

My commission expires _____

Notary Public

CHARLES A. SULLIVANT, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this, 18th day of October, 2002, personally appeared before me, William T. Leach, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of ~~William T. Leach~~ Kristen D. Leach and is authorized by them to execute this instrument on their behalf, as their free act and deed.

Witness my hand, at office, this 18th day of October, 2002

My commission expires 10/25/03

Notary Public

CHARLES A. SULLIVANT, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires