RETURN TO: Taylor Title & Escrow, Inc.
51 Century Blvd., Suite 130
Nashville, TN 37214

1213

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $85,000.00

Subscribed and sworn to before me, this 10th day of October, 2002.

Affiant

Notary Public

My Commission Expires:

JAMIE L. TAYLOR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

MY COMMISSION EXPIRES SEPTEMBER 24, 2005

Davidson County DEEDWARR
Recvd: 11/11/02 12:29 2pgs
Fees:13.00 Taxes:314.50

20021111-0138918

SPECIAL WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
TAYLOR TITLE & ESCROW, INC.
51 CENTURY BLVD., SUITE 130
NASHVILLE, TENNESSEE 37214

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
JOE CERTO and wife TERESA CERTO 420 SAFFORD VIEW DRIVE ANTIOCH, TN 37013 MAP & PARCEL NO. 150-05-0/238.00	JOE CERTO AND TERESA CERTO 5860 CANE RIDGE RD. ANTIOCH, TN 37013

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

BANKERS TRUST COMPANY OF CALIFORNIA, N.A., as Custodian or Trustee

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

JOE CERTO and wife, TERESA CERTO

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

BEING Lot No. 270 on the Plan of Cherry Hills, Section 5, as of record in Plat Book 4300, page 156, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Bankers Trust Company of California, By Trustee's Deed, from Robert M. Wilson, Jr. as Successor-Trustee, dated July 10, 2002, and filed for record on July 24, 2002, in Instrument No. 200020724-0088828

THIS IS IMPROVED PROPERTY KNOWN AS: *420 SAFFORD VIEW DRIVE, ANTIOCH, TN 37013*

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, 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, *BUT THIS WARRANTY DEED IS LIMITED TO THE TIME IN WHICH SAID REAL ESTATE WAS LAWFULLY SEIZED AND POSSESSED BY GRANTORS HEREIN AND DOES NOT EXTEND TO ANY PREVIOUS TIME THERETO.* 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 HANDS THIS 9TH DAY OF OCTOBER, 2002.

BANKERS TRUST COMPANY OF CALIFORNIA, N.A.
By: Chase Manhattan Mortgage Corp. as attorney-in-fact

by: _____
JOE LANNING, VICE PRESIDENT

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Joe Lanning, who, upon oath, acknowledged ~~him/hereelf~~ to be the Vice President of CHASE MANHATTAN MORTGAGE CORPORATION, with whom I am personally acquainted ~~or proved to me on the basis of satisfactory evidence,~~ and who acknowledged that CHASE MANHATTAN MORTGAGE CORPORATION executed the within instrument for the purposes therein contained and who further acknowledged that CHASE MANHATTAN MORTGAGE CORPORATION is the attorney-in-fact of the maker or a constituent of the maker and is authorized by the maker or by its constituent, constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand and official seal at office on this the 9TH day of October, 2002.

My Commission Expires: Oct. 15, 2003

V. ALBA
Commission # 1302935
Notary Public - California
San Diego County
My Comm. Expires Oct 15, 2003

V. Alba
Notary Public

SPECIAL WARRANTY DEED