FOR RECORDING PURPOSES

File No. 43945 File Box Box 8

STATE OF TENNESSEE
COUNTY OF Williamson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSACTION IS $ 192,000.00

Gina L. Kosser
AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS DATE: October 31, 2002

NOTARY PUBLIC

COMMISSION EXPIRES _____

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY TENN

My Commission Expires JULY 26, 2003

Davidson County DEEDWARR
Recvd: 11/12/02 14:23 3pgs
Fees:18.00 Taxes:710.40

20021112-0139936

THIS INSTRUMENT PREPARED BY:		RETURN TO AFTER RECORDING:
NAME: Thomas P. Lievois, Esq. 7740 Foster Road Clarkston, Michigan 48346		
ADDRESS NEW OWNERS(S) AS FOLLOWS: Gina L. Kosser 7148 Forrest Oaks Drive Nashville, TN 37221	SEND TAX BILLS TO: New Owner(s)	MAP-PARCEL NUMBER: 155-07-A-001

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, I/WE,

Thomas W. Joyner and wife, Robin M. Joyner

HEREINAFTER CALLED THE **GRANTOR(S),** HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO, Gina L. Kosser

HEREINAFTER CALLED THE **GRANTEE(S),** THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO WIT:

SEE ATTACHED EXHIBIT "A"

SUBJECT TO COVENANTS, CONDITIONS, EASEMENTS, EXCEPTIONS, RESERVATIONS, RESTRICTIONS, RIGHTS OF WAY OF RECORD, IF ANY.

THIS IS ( )IMPROVED ( )UNIMPROVED PROPERTY KNOWN AS:

7148 Forrest Oaks Drive, Nashville, TN 37221

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), 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), their heirs and assigns, against the lawful claims of all persons whomsoever. Whenever 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, this date: October 31, 2002

Thomas W. Joyner

Robin M. Joyner

(Individual Notary Acknowledgement)

STATE OF TN

COUNTY OF Davidson

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Thomas W. Joyner and wife, Robin M. Joyner

with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and upon oath acknowledged he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office at Nashville, TN on this 10 day of Oct, 2002

Notary Public

SEAL

My Commission Expires: July 29, 2006

Exhibit "A"
Legal Description

Land in Davidson County, Tennessee, being Lot No. 3 on the Plan of Poplar Creek Estates, Phase III of record in Book 7900, page 696, Register's Office for said County.

Said Lot No. 3 fronts 70.00 feet on the northerly margin of Forrest Oaks Drive and extends back 166.93 feet on the westerly line and 168.99 feet on the easterly line to a dead line in the rear, measuring 66.41 feet thereon.

Being the same property conveyed to Thomas W. Joyner and wife, Robin M. Joyner by deed from Gary W. Sydnor and wife, Kristin M. Sydnor of record in Book 10634, page 570, Register's office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.