FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 183,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 14th DAY OF November, 20 02

Notary Public

MY COMMISSION EXPIRES: January 29, 2005
(AFFIX SEAL)

PATRICIA NICHOLSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 11/18/02 10:34 2pgs
Fees:13.00 Taxes:680.43
20021118-0142552

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Daniel Edward Kral (NAME)	Home Financial Group, LLC (NAME)	MAP 108-12-0-B
3108 Harborwood Drive (ADDRESS)	Three Maryland Farms, Suite 155 (ADDRESS)	PARCEL 4 CO
Nashville, TN 37214 (CITY) (STATE) (ZIP)	Brentwood, TN 37027 (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, Chandler B. Stevens and wife, Penny D. Stevens

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Daniel Edward Kral and wife, Mindy W. Kral

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:

BEING Lot No. 104, on the Plan of Phase 1-A, Section One, Harborview, of record in Plat Book 6900, Page 583, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Chandler B. Stevens and wife, Penny D. Stevens by deed from Bill E. Ghattas and wife, Mary Ann Ghattas, of record in Book 11665, Page 689, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 7471, Page 26; Book 7646, Page 142; Book 7646, Page 147; Book 7646, Page 149; Book 7647, Page 648; Book 7732, Page 749; Book 8263, Page 534; Book 8271, Page 863; Book 8297, Page 380; Book 8634, Page 19; Book 8856, Page 361; and Book 9182, Page 786, Register's Office for said County.

This conveyance is made subject to: (1) 2002 taxes, which have been prorated and paid by the Grantors; (2) All matters appearing on the Plan of record in Plat Book 6900, Page 583, said Register's Office.

unimproved ( )
This is improved (X) property, known as 3108 Harborwood Drive, Nashville, TN 37214
(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 14th day of November, 20 02

Chandler B. Stevens

Penny D. Stevens

Penny D. Stevens

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Chandler B. Stevens and wife, Penny D. Stevens

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 14th day of November, 20 02.

Commission expires January 29, 2005

Notary Public

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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 (or proved to me on the basis of satisfactory evidence) and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____, the within named bargainor, and corporation, and that _____ as such _____ and _____ 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 attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 20_____.

My commission expires _____

_____
Notary Public