PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

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W & I Ref: GJ Title No: 43930

Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 11/25/02 15:19 3pgs
Fees:18.00 Taxes:629.00
20021125-0146174

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Renee S. Layher Brad Layher 728 Harpeth Trace Drive Nashville, Tennessee 37221	Pulte Mortgage 7475 South Joliet Street Englewood, CO 80112

TAX MAP-PARCEL NUMBERS: 143-02-B-015

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$170,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Sandra Peeler Tamburin, unmarried**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Renee S. Layher and spouse, Brad Layher** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 15 on the Plano of Treetops at Harpeth Trace of record in Book 6250, page 455, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Sandra T. Peeler by deed from Michael T. Frayn and Kimberly M. Frayn, both unmarried of record in Book 11678, page 934, Register's Office for Davidson County, Tennessee. The said Sandra T. Peeler has since divorced and is now known as Sandra J. Tamburin.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This instrument is executed on behalf of Sandra Peeler Tamburin by Barry Tamburin as Attorney in Fact pursuant to a Power of Attorney being recorded simultaneously herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A' to this instrument and incorporated herein by reference.

This is improved property, known as: 728 Harpeth Trace, Nashville,, Tennessee 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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 20th day of November, 2002.

Sandra Peeler Tamburin By: Barry Tamburin atty in fact

Sandra Peeler Tamburin By:Barry Tamburin,
Atty-in-Fact

State of TENNESSEE
County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $170,000.00

Affiant

Sworn and subscribed before me this 20th day of November, 2002

My Commission Expires:

KIRSTY VILKINS IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission
Expires 7/26/2003

Notary Public

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 , **Barry Tamburin** with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **Sandra Peeler Tamburin** , as Attorney-in-Fact, as the free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this 20th day of November, 2002



Notary Public

My Commission Expires:

My Commission
Expires 7/26/2003

EXHIBIT "A"

To
Warranty Deed

FROM: Sandra Peeler Tamburin

TO: Renee S. Layher and Brad Layher

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited is executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2. That this execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. Pursuant to the provisions of *Tennessee Code Annotated,* Section 34-6-105(c), of the Uniform Durable Power of Attorney Act, the undersigned Affiant certifies that at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

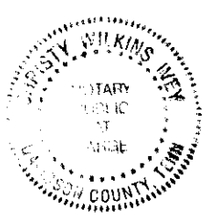
Barry Tamburin, Affiant

Sworn to and subscribed before me this

20th day of November, 2002

Notary Public

My Commission Expires:



My Commission
Expires 7/26/2003