This Instrument Was Prepared By:
Hugh Entrekin
700 Craighead Street, Suite 107
Nashville, TN 37204

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $154,247.00.

Teresa L. Messer
Affiant

Subscribed and sworn to before me, this 22nd day of November, 2002.

Notary Public

My Commission Expires: 3.6.06

Phillip Davis Alexander NOTARY PUBLIC AT LARGE Williamson County, Tennessee My Commission Exp. March 6, 2006

Davidson County DEEDWARR
Recvd: 12/04/02 15:43 2pgs
Fees:13.00 Taxes:570.71

20021204-0149582

Address New Owner as Follows:	Send Tax Bills to:	Map-Parcel Number
Teresa L. Messer	Countrywide Home Loans	182-6-A-40
7882 Rainey Drive	P.O. Box 10212	
Antioch, TN 37013	Van Nuys, CA 91410-0212	

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, The Craig Company, a Tennessee Corporation, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto Teresa L. Messer and Jason B.O. Summers, married, hereinafter called the Grantees, their heirs and representatives, that certain parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee being, Lot No. 40 on the Plan of Old Hickory Hills, Section One, a P.U.D. of record in Instrument NO. 200110230115382, Register's Office for Davidson County, Tennessee.

Being a portion of the same property conveyed to The Craig Company, a Tennessee Corporation by deed of record in Instrument No. 200205290065170, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to:

1. County taxes for subsequent years.
2. Any and all restrictions and easements of record.
3. All matters set forth in Plat of record in Instrument No. 200110230115382, Register's Office for Davidson County, TN.

This is improved property known as 7882 Rainey Drive Antioch, TN 37013

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantor does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to said land to said Grantee their heirs and representatives, against the lawful claims of all persons whomsoever.

WITNESS my hand this 22nd day of November, 2002.

The Craig Company, a Tennessee Corporation

Corey Craig, Vice President

STATE OF TENNESSEE
COUNTY OF Williamson

Before me Philip Davis Alexander, a Notary Public for the State and County aforesaid, personally appeared Corey Craig with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who upon oath acknowledged himself to be the Vice President of The Craig Company, the within named bargainor, a Tennessee Corporation and that he as such Vice President, being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the Corporation by himself as such Vice President.

Witness my hand and official seal at Franklin, Tennessee this 22nd day of November, 2002.

Notary Public

My Commission Expires: 3.6.06

Philip Davis Alexander
NOTARY PUBLIC AT LARGE
My Commission Exp. March 6, 2006
Williamson County, Tennessee