Realty Title
48A

Prepared by:
Realty Title & Escrow Company, Inc.
206A Cool Springs Blvd., Suite 107
Franklin, TN 37067

Davidson County DEEDWARR
Recvd: 12/10/02 13:50 2pgs
Fees:13.00 Taxes:817.70

20021210-0152225

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $221,000.00.

Affiant

Subscribed and sworn to before me this 6th day of December, 2002.

Notary Public
My commission expires: 11/30/04

07-0210-80433

Address of New Owner:	**Send Tax Bills to:**	**Tax-Information**
Joseph C. Nwankwo	1st Trust Bank for Savings	141-14-0-A-31.00CO
7713 Hansrote Cove	P.O. Box 17257	
Nashville TN 37221	Memphis, TN 38187	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Irwin Union Bank & Trust Company**, hereinafter referred to as Grantor, has bargained and sold, and does hereby transfer and convey to **Joseph C. Nwankwo**, hereinafter called the Grantee, his successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to-wit:

Land in Davidson County, Tennessee, being Lot No. 31 on the revised plan of Hanover Park of Sheffield, of record in Book 9700, Pages 154, 155, and 156, Register's Office for said county, reference to which is hereby made for a more complete and accurate description.

Being the same property conveyed to Irwin Union Bank & Trust Company by Trustee's Deed from Robert M. Wilson, Jr. as Successor Trustee, of record in Instrument No. 20020814-0098638, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 7713 Hansrote Cove, 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, his heirs, successors and assigns, forever. Grantor covenants with 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, unless otherwise herein set out. Grantor does further covenant and bind itself, its heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantee, his 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 my hand this 8th day of November, 2002.

Irwin Union Bank & Trust

By: _____

Barbara Fagundes, Manager
Asset Resolution – Home Equity Lending

STATE OF CALIFORNIA
COUNTY OF Contra Costa

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Barbara Fagundes**, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Manager, Asset Resolution – Home Equity Lending, of Irwin Union Bank & Trust Company, the within named bargainor, and that she is authorized by Irwin Union Bank & Trust Company to execute this instrument on its behalf.

Witness my hand in San Ramon, California, this 8th day of November, 2002.

_____
Notary Public

My Commission expires: 7/24/04

SHELLY DAMELE
COMMISSION 1271767
NOTARY PUBLIC-CALIFORNIA
CONTRA COSTA COUNTY
My commission expis July 24, 2004