VA Form 26-6440a (CG) - Revised Dec 2001
Section 1820 Title 38, U.S.C.

TENNESSEE

INFORMATION FOR TAX ASSESSOR		
TAX PARCEL NO.	PROPERTY ADDRESS	
19-149.05-0A-145.00-CO	145 PEPPER RIDGE CIRCLE	ANTIOCH, TN 37013
SEND TAX NOTICES TO:	THIS INSTRUMENT PREPARED BY:	
CHL TAX DEPT SV-24, POB 10211, VAN NUYS, CA 91410-0211	Atlanta RLC, Decatur GA 30033-4023	

20-20-6-0481744
20-20-7-0014646

Davidson County DEEDWARR
Recvd: 12/11/02 14:38 3pgs
Fees:18.00 Taxes:423.56
20021211-0152990

SPECIAL WARRANTY DEED

THIS DEED, between the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is U.S. Department of Veterans Affairs, Washington, D.C. 20420, hereinafter called Grantor, and
BEVERLY A. STANTON
whose address is
145 PEPPER RIDGE CIRCLE
ANTIOCH, TN 37013 hereinafter called Grantee(s).

WITNESSETH. That said Grantor for and in consideration of the sum of ten dollars ($10.00) and other valuable consideration, receipt of which is hereby acknowledged, has bargained and sold, and by these presents does transfer and convey unto the said Grantee(s) and Grantee's heirs or successors and assigns, that certain property described as follows:

Located in ANTIOCH , County of DAVIDSON , State of Tennessee, to-wit:

See ADDENDUM 'A' for Legal Description

This conveyance is made subject to the following:

SEE ADDENDUM

Being the same property conveyed to Grantor by deed from JOE M. KIRSCH , Substitute Trustee, dated APRIL 17, 2002 , of record in 20020508-0056865 , in the Register's Office of DAVIDSON County, Tennessee.

MORTGAGEE: Department of Veterans Affairs

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title, and interest thereto belonging, to the said Grantee(s) and the heirs or successors and assigns of said Grantee(s), forever.

Grantor covenants with the said Grantee that Grantor is lawfully seized and possessed of said land in fee simple; has a good right to convey it.

Grantor does further covenant and bind himself/herself and his/her successors, to warrant and forever defend the title to the said Grantee(s) and the heirs or successors and assigns of said Grantee(s), against the lawful claims of all persons claiming the same by through, or under Grantor.

IN WITNESS WHEREOF, Grantor, this 20TH day of NOVEMBER , 2002 , has caused this instrument to be signed on Grantor's behalf by the undersigned employee, being thereunto duly appointed, qualified and acting pursuant to title 38, United States Code, sections 212 and 1820 and title 38, Code of federal Regulations, sections 36.4342 and 36.4520, pursuant thereto, as amended, and who is authorized to execute this instrument.

Anthony J. Principi

The Secretary of Veterans Affairs

*By _____ (SEAL)
Thomas H. Buffton, Jr.
Title Assistant Loan Guaranty Officer

Witness:

*_____

*_____

VETERANS AFFAIRS REGIONAL OFFICE
DECATUR, GA Phone 888-768-2132

Authorization pursuant to a delegation of authority contained in VA Regulations (38 C.F.R. 36.4342d)

STATE OF GEORGIA

COUNTY OF DEKALB

Before me personally appeared
Thomas H. Buffton, Jr. , Assistant Loan Guaranty Officer ,
to me known to be the person who executed the foregoing instrument in behalf of the Secretary of Veterans Affairs, who, being by me duly sworn, stated that he/she an employee of the Department of Veterans Affairs, a Department of the United States Government, is duly authorized to execute this deed on behalf of said Secretary, and acknowledged that he/she voluntarily executed the same as the free act and deed of said Secretary.

IN WITNESS WHEREOF, I have hereunto set my hand and Official Seal on this 20TH day of NOVEMBER ,2002.

My commission expires July 1, 2005

REBECCA MANNING MY COMMISSION EXPIRES JULY 1 2005 DEKALB COUNTY GEORGIA NOTARY PUBLIC

* Rebecca Manning

NOTARY PUBLIC

(Official Title)

[OFFICERS HAVING SEAL MUST IMPRESS SEAL]

*Print, typewrite, or stamp name of the employee executing this instrument: also names of witnesses and officer taking acknowledgment immediately underneath such signatures.

Note.--If the entire consideration is paid, delete language from (1) to (1a).

STATE OF TENNESSEE, DAVIDSON COUNTY,

Register's Office, _____ , _____ .

I, _____, Register of said County, do certify that the foregoing Deed and Certificate are registered in said office, in Book No._____, Page _____; that they were received _____, at _____ o'clock _____ M., and entered in Note Book _____, Page _____

_____

STATE OF TENNESSEE, _____ COUNTY.
I or wehereby swear or affirm that the actual consideration for this transfer or value of property transferred, whichever is greater, is $ 104,577 which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Howard McClard
Affaint

subscribed and sworn before me this 11th day of December 2002

Kim Lawhorn
Notary Public or Register

Special Warranty Deed

FROM
SECRETARY OF VETERANS AFFAIRS
TO
BEVERLY A. STANTON

STATE OF TENNESSEE
COUNTY

Register's Office

Received for record the _____ **day of** _____ **A.D.** _____ **,**
at _____ **o'clock** _____ **M. Noted in Note Book** _____ **,**
page _____ **, and recorded in Book of Deeds** _____ **,**
Vol. _____ **, page** _____
Fee paid, $ _____
Witness my hand,
_____ **, Register.**

State tax ..... **$** _____
Clerk's fee ..... **$** _____
Total ..... **$** _____

Paid _____ **day of** _____ **,** _____
_____ **,** *Clerk.*

When recorded mail to--

626259

ADDENDUM 'A'

Being a certain Condominium Apartment in Davidson County, Tennessee, being Unit No. 145 of the Pepper Ridge Condominiums, Second Revision to Phase Five, a horizontal property regime, created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed for Pepper Ridge Condominiums, of record in Book 7466, Page 248, and amended in Book 7572, Page 222, in Book 7779, Page 48, in Book 8026, Page 588, in Book 8297, Page 251, in Book 8684, Page 880, in Book 8672, Page 17, in Book 8870, Page 546, and in Book 9020, Page 155, Register's Office for Davidson County, Tennessee, including without limitation the By-Laws appended thereto, of record in Book 7466, Page 307, said Register's Office, together with the undivided percentage interest in the Common Elements appurtenant to said Unit, as set forth in said Master Deed. Reference is hereby made to the plan of Pepper Ridge Condominiums, Second Revision to Phase Five, of record in Book 7900 Page 560, said Register's Office for a more complete identification and description of such unit.

This legal description is identical with that in Deed recorded in Instrument No. 200006070056954, Register's Office of DAVIDSON County Tennessee.