PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP.
3310 WEST END AVE.
NASHVILLE TN 37209

ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Phyllis J. Flowers 510 Bellmore Place Nashville, TN 37209	FIFTH THIRD BANK P.O. BOX 630170 CINCINNATI OH 45263	MAP and PARCEL 103-2 B 3

This instrument prepared by: Cindy S. Smith, P.C., Attorney at Law
P.O. Box 292004, Nashville, TN 37229 (Davidson County - Box 27B)

Davidson County DEEDWARR
Recvd: 12/13/02 13:22 2pgs
Fees:13.00 Taxes:432.90

20021213-0153959

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Peggy J. O'Neal, unmarried** (the "Grantors"), have bargained and sold, and by these presents do transfer and convey unto **Phyllis J. Flowers** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 3 on the Revised Plan of Bellmore Place, of record in Plat Book 6200, Page 808, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Peggy J. O'Neal, unmarried, by Warranty Deed dated February 25, 1999, from Paul Jason Bowlds, married, and wife, Brandi F. Bowlds, of record in Book 11357, Page 881, Register's Office for Davidson County, Tennessee.

This is property with a common address of 510 Bellmore Place, Nashville, TN 37209.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: (1) Property taxes for the current year and all subsequent years, taxes for the current year being prorated and payment of same paid assumed by the Grantor; (2) The Plan of Record in Plat Book 6200, Page 808, said Register's office and all matters therein; (3) Restrictive Covenants of record in Book 7725, Page 234; Book 8199, Page 241; Book 8256, Page 354; Book 8979, Page 239, all in said Register's office.

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $117,000.00

Affiant

Subscribed and sworn before me this 10th day of December, 2002.

Notary Public

My Commission Expires: 5-14-05

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered except as set forth herein.

And Grantors do further covenant and bind themselves, their heirs, representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **10th** day of **December, 2002**.

Peggy J. O'Neal

Peggy J. O'Neal

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Peggy J. O'Neal, unmarried** , with whom I am personally acquainted, or who 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 office this **10th** day of **December, 2002**.

Notary Public
My Commission Expires: 1/28/2006

CINDY S. SMITH NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

My Commission Expires JAN. 28, 2006

File No. 0212-379