THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 83,900.00

Affiant

Subscribed and sworn to before me, this 29th day of November, 2002

Notary Public

My Commission Expires: 9-30-06

JEFFERY W. HART NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
LAURA S. FOWLER 1601 Norvel Avenue Nashville, Tennessee 37216	FRANKLIN AMERICAN MORTGAGE 501 Corporate Centre Drive #400 Franklin, Tennessee 37067	MAP 72-4 PARCEL 112

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of EIGHTY THREE THOUSAND NINE HUNDRED AND NO/100---------- ($ 83,900.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, I , RICHARD L. HARRIS, UNMARRIED

hereinafter called the Grantor___, have bargained and sold, and by these presents do transfer and convey unto LAURA S. FOWLER, MARRIED

hereinafter called the Grantee___, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 5 of Block "F" on the Plan of Inglewood Terrace of record in Plat Book 1130, page 1, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Richard L. Harris, unmarried, by deed from Peggy Y. Tosh Stanfield and husband, James Stanfield, of record in Book 11604, page 175, Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 12/16/02 13:58 2pgs
Fees:13.00 Taxes:310.43
20021216-0154681

This is improved property known as 1601 Norvel Avenue, Nashville, Tennessee 37216

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___, her heirs and assigns, forever.

GRANTOR___ COVENANT s with the said GRANTEE___ that he is lawfully seized and possessed of said land in fee simple, ha s a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Inglewood Terrace of record in Book 1130, page 1, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and binds himself___, his___ heirs and representatives to warrant and forever defend the title to the said GRANTEE___, her___ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand___on this the 29th day of November, 2002.

Richard L. Harris

RICHARD L. HARRIS

By: Mitchell A. Watts

Mitchell A. Watts
Attorney in Fact

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 _____, the bargainor____, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that _____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal this _____day of _____.

My Commission Expires: _____

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____oath___ acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____day of _____.

My Commission Expires: _____

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, MITCHELL A. WATTS, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of RICHARD L. HARRIS and acknowledged that he executed the same as the free act and deed of the said RICHARD L. HARRIS.

WITNESS my hand and seal this 29th day of November, 2002.

Notary Public

My Commission Expires: 9-30-06

JEFFERY W. HART
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.