STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $95,000.00.

Subscribed and sworn to before me, this 20th day of December, 2002.

Affiant

Notary Public

My Commission Expires:

JAMIE L. TAYLOR NOTARY PUBLIC AT LARGE DAVIDSON TENNESSEE

MY COMMISSION EXPIRES SEPTEMBER 24, 2005

Davidson County DEEDWARR
Recvd: 12/28/02 12:46 2pgs
Fees:13.00 Taxes:351.50

20021228-0161022

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
TAYLOR TITLE & ESCROW, INC.
51 CENTURY BLVD. SUITE 130
NASHVILLE, TENNESSEE 37214

NAME & ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
SHERYL A. ALLEN 437 ROCKWOOD DRIVE HERMITAGE, TN 37076 MAP & PARCEL NO. 086-12-0/017.00	GMAC MORTGAGE CORPORATION 100 WITMER ROAD HORSHAM, PA 19044-0963

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

JEFF P. GARNER and wife, KELLY GARNER,

HEREINAFTER CALLED GRANTOR(S), HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

SHERYL A. ALLEN, unmarried,

HEREINAFTER CALLED GRANTEE(S), THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO, LOCATED IN DAVIDSON COUNTY, STATE OF TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

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. 12 on the Plan of Hermitage Woods, Section 3, of record in Book 5050, Pages 109 ans 110, in Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more detailed description of said lot.

Being the same property conveyed to Jeff P. Garner and wife, Kelly Garner by Warranty Deed from Conan Luker Ewing and wife, Mary E. Ewing, dated July 28, 1999, and filed of record on August 26, 1999, in Book 11635, page 524, Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS SUBJECT TO THE FOLLOWING: (A) TAXES FOR THE YEAR 2002, WHICH HAVE BEEN PRORATED AND ASSUMED BY THE GRANTEE(S); (B) ALL MATTERS APPEARING ON THE PLAN OF RECORD IN PLAT BOOK 5050, PAGE 109 & 110; (C) RESTRICTIVE COVENANTS OF RECORD IN BOOK 5211, PAGE 812, BOOK 6145, PAGE 135, BOOK 5239, PAGE 850; AND (D) ANY AND ALL ZONING REGULATIONS, BUILDING RESTRICTIONS AND SETBACK LINES, IF ANY, EASEMENTS AND RIGHTS-OF-WAY FOR PUBLIC UTILITIES OF RECORD, SAID REGISTER'S OFFICE.

THIS IS IMPROVED PROPERTY KNOWN AS: 437 ROCKWOOD DRIVE, HERMITAGE, TN 37076

TO HAVE AND TO HOLD THE SAID TRACT OR PARCEL OF LAND, WITH THE APPURTENANCE, ESTATE, TITLE AND INTEREST THERETO BELONGING TO THE SAID GRANTEES, THEIR HEIRS AND ASSIGNS, FOREVER; AND WE DO COVENANT WITH THE SAID GRANTEES THAT WE ARE LAWFULLY SEIZED AND POSSESSED OF SAID LAND IN FEE SIMPLE, HAVE A GOOD RIGHT TO CONVEY IT, AND THE SAME IS UNENCUMBERED, UNLESS OTHERWISE HEREIN SET OUT; AND WE DO FURTHER COVENANT AND BIND OURSELVES, OUR HEIRS AND REPRESENTATIVES, TO WARRANT AND FOREVER DEFEND THE TITLE TO THE SAID LAND TO THE SAID GRANTEES, THEIR 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 20TH DAY OF DECEMBER, 2002.

JEFF P. GARNER

KELLY GARNER

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 20th day of December, 2002, before me personally appeared Jeff P. Garner and wife, Kelley Garner, to me known to be the person described in or proved to me on the basis of satisfactory evidence, and who executed the foregoing instrument, and who acknowledged the execution of the same to be their free act and deed.

Witness my hand and official seal.

My Commission Expires:

JAMIE L. TAYLOR NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

MY COMMISSION EXPIRES SEPTEMBER 24, 2005

Notary Public

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WARRANTY DEED

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