State of Tennessee
County of Davidson

The actual consideration or value, whichever is greater, for this transfer is $118,000.00

Subscribed and sworn to before me, this 26th day of December, 2002,

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

Affiant

Notary Public

Commission Expires: Notary Expiration 10-25-03

Davidson County DEEDWARR
Recvd: 12/31/02 14:37 2pgs
Fees:13.00 Taxes:436.60

20021231-0162772

Warranty Deed

Prepared by

First National Financial
Title Services, Inc.
15 Century Boulevard, Suite 101
Nashville TN 37214

File No. N11405

NAME & ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:
Tjik Phing Heng **702 Joyce Lane** **Nashville, TN 37216** MAP & PARCEL NO. **061-02-0-096.00**	BANK OF AMERICA, N.A. 200 S College Street Charlotte, NC 28255-0001

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,

George H. Towne and wife, Kathie Towne,

Hereinafter called Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto

Tjik Phing Heng

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, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 12 on the Plan of GRAMAR ACRES, SECTION 6, as of record in Book 2331, Page 43, Register's Office for Davidson County, Tennessee, described as follows:

BEGINNING on the Southerly margin of Joyce Lane, at the corner of Lots Nos. 11 and 12; thence with the line between said two lots, Southeastwardly 315.9 feet; thence South 25 degrees 50' West 170 feet to a point in the Northerly line of Lot 171; thence with the line between Lots Nos. 12 and 171, Northwestwardly 100 feet to the corner of Lots Nos. 12, 13, and 14, Northwestwardly 372.3 feet to the Southerly margin of Joyce Lane; thence with same, Northeastwardly 105 feet to the beginning.

Being the same property conveyed unto George H. Towne and wife, Kathie Towne, by Warranty Deed from Tony W. Gary and wife, Faith B. Cary, dated January 27, 1993, recorded February 5, 1993, in Book 8858, Page 484, of the Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY KNOWN AS: **702 Joyce Lane, Nashville, TN 37216.**

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 **December 26, 2002** .

George H. Towne

George H. Towne, Grantor

Kathie Towne

Kathie Towne, Grantor

State of Tennessee
County of Davidson

On this 26th day of December, 2002, before me personally appeared **George H. Towne and wife Kathie Towne**, to me known to be the person(s) 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 his/her/their free act and deed.

Witness my hand and official seal.

My Commission Expires: Notary Expiration

12-10-2003

Darlene Short

Notary Public

