This Instrument Was Prepared By:
W. WILLIAM DAVIS, ATTORNEY, P.C.
219 WARD CIRCLE, SUITE 3
BRENTWOOD, TENN. 37027

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN ($10.00) DOLLARS, cash in hand paid, by the hereinafter named Grantee(s), the receipt of which is hereby acknowledged, JENNIFER L. AUSTIN, UNMARRIED ("Grantor") has bargained and sold, and does hereby bargain, sell and convey unto RUBKA TAMERAT, A SINGLE WOMAN ("Grantee") the following described real estate located in DAVIDSON County, Tennessee, more particularly described as follows:

LAND in Davidson County, Tennessee, being Lot No. 11 on the Plat of the second revision, Section 2, Phase I, Leisure Heights, as of record in Book 6900, Page 440, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Jennifer L. Austin, unmarried, by deed from Stephen T. Selby and wife, Jill D'Lesse Tharp Selby, dated 8.17.92 and recorded in Book 8937, Page 435, Register's Office for Davidson County, Tennessee.

This property is known as 400 LEISURE LANE, ANTIOCH, TN 37013

This property is subject to all encumbrances, easements, restrictive covenants and other matters of public record as may affect the property.

TO HAVE AND TO HOLD The aforesaid tract or parcel of land with appurtenances, estate title and interest thereto belonging to the Grantee, its (their) successors and assigns in fee simple forever.

Grantor does hereby covenant with the Grantee that the Grantor is lawfully possessed of said land in fee simple, the Grantor has good right to sell and convey same; that the same is unencumbered except as noted herein and that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons.

WITNESS the signature of the Grantor this 9TH day of January, 2003

JENNIFER L. AUSTIN, GRANTOR

Davidson County DEEDWARR
Recvd: 01/17/03 09:27 2pgs
Fees:13.00 Taxes:358.90

20030117-0007325

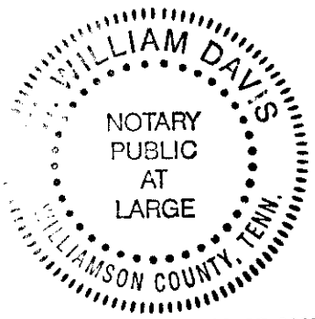
STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JENNIFER L. AUSTIN with whom I am personally acquainted, and who, upon oath, acknowledged that SHE executed the within instrument for the purposes therein contained.

Witness my hand and official seal this the JAN 0 9 2003

Notary Public

My Commission Expires:



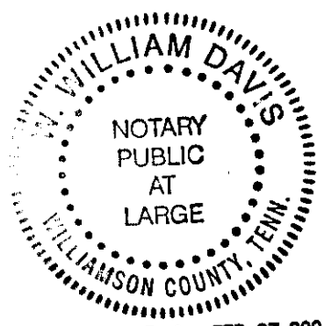
My Commission Expires FEB. 27, 2005

STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

VALUATION AFFIDAVIT

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is **$97,000.00** amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant



My Commission Expires FEB. 27, 2005

Subscribed and sworn to before me this the 9th day of January, 2003
Notary Public

Commission Expiration:

RETURN ORIGINAL TO:	PLEASE SEND TAX BILL TO:	ADDRESS OF NEW OWNER AND PROPERTY ADDRESS
W. WILLIAM DAVIS, ATTY	SUNTRUST MORTGAGE, INC	
219 WARD CIRCLE, STE 3	201 4TH AVE NORTH 6TH FL	400 LEISURE LANE
BRENTWOOD, TN 37027	NASHVILLE, TN 37219	ANTIOCH, TN 37013

MAP PARCEL NUMBER
162-16-C-11CO