This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

ADDRESS NEW OWNER:
Lillie M. Gaines
233 Wyndom Ct.
Goodlettsville, Tennessee 37072

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
Charter One Mortgage Corp.
10561 Telegraph Rd.
Glen Allen, VA 23059

MAP **26-6**
GROUP **A**
PARCEL **22.00**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEE", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Dial Properties, LLC,** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Lillie M. Gaines**, hereinafter called the "GRANTEE", her heirs and assigns, a certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 22 on the Resubdivision of the Townhomes at Windsor Green, Phase 1B, of record in Plat Book 8250, page 995, as amended and revised in Instrument No. 20010813-0086903, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.

Being a part of the same property conveyed to Dial Properties, LLC by deed from USI Properties of record in Book 10832, page 144, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2003 and subsequent years.

This is improved property known as 233 Wyndom Ct., Goodlettsville, Tennessee 37072.

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, and, GRANTOR does covenant with the said GRANTEE that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and, GRANTOR does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her 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.

Davidson County DEEDWARR
Recvd: 02/05/03 09:13 2pgs
Fees:13.00 Taxes:553.82
20030205-0015610

WITNESS my hand this the 24th day of January, 2003.

Dial Properties, LLC

By: _____
David Dial, Member

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned authority of the State and County aforesaid, personally appeared **David Dial** with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself to be **Member** of **Dial Properties, LLC**, the within named bargainor, and that he as such authorized officer, with the authority so to do, executed the within Warranty Deed for the purposes therein contained by signing the name of the corporation as such authorized officer.

WITNESS my hand and official seal this 24th day of January, 2003.

_____
NOTARY PUBLIC

My Commission Expires: 8-14-05

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $149,681.00.

_____
AFFIANT

Subscribed and sworn to before me on this 24th day of January, 2003.

_____
NOTARY PUBLIC

My Commission Expires: 8-14-05