PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

RETURN TO:
COMMONWEALTH TITLE AGENCY
OF NASHVILLE, INC.
333 GALLATIN RD. SOUTH
MADISON, TN 37115

# WARRANTY DEED

**THIS INDENTURE** is made and entered into this **11th** day of **February, 2003, by and between JOHN M. THETFORD and SUSAN H. THETFORD, HUSBAND AND WIFE, SUSAN THETFORD, TRUSTEE UNDER THE SALLIE R. HICKS EDUCATION TRUST FOR SALLIE HICKS THETFORD, AND SUSAN THETFORD, TRUSTEE UNDER THE SALLIE R. HICKS EDUCATION TRUST FOR JOHN O. THETFORD, hereinafter called Grantors, and MARGARET H. SPICKARD, A MARRIED WOMAN, hereinafter called Grantees.**

**W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, JOHN M. THETFORD and SUSAN H. THETFORD, HUSBAND AND WIFE, A 34% UNDIVIDED INTEREST, SUSAN THETFORD, TRUSTEE UNDER THE SALLIE R. HICKS EDUCATION TRUST FOR SALLIE HICKS THETFORD, A 33% UNDIVIDED INTEREST, AND SUSAN THETFORD, TRUSTEE UNDER THE SALLIE R. HICKS EDUCATION TRUST FOR JOHN O. THETFORD, A 33% UNDIVIDED INTEREST, Grantors, do hereby bargain, sell, transfer and convey unto MARGARET H. SPICKARD, A MARRIED WOMAN, hereinafter referred to as Grantees, her successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantors in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.**

**This is improved property known as 2156 CHICKERING ROAD, NASHVILLE, TN 37215.**

**TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantee, her successors, heirs and assigns forever. The Grantors covenant and agree with the said Grantee that Grantors are lawfully seized and possessed of the said real estate and that Grantors have a good and lawful right to sell the same. The Grantors further covenant that the same is unencumbered except as otherwise set forth in Exhibit "B".**

**Grantors further covenant and binds themselves and their successors, heirs and assigns, to warrant and forever defend the title to said Grantee, her successors and assigns, against the lawful claims of all persons whomsoever.**

**WITNESS the hands and seals of Grantors on the day and year first above written.**

JOHN M. THETFORD
Signature of Seller

SUSAN H. THETFORD
Signature of Seller

SUSAN THETFORD, TRUSTEE UNDER
THE SALLIE R. HICKS EDUCATIONAL
TRUST FOR SALLIE HICKS THETFORD
Signature of Seller

SUSAN THETFORD, TRUSTEE UNDER
THE SALLIE R. HICKS EDUCATIONAL
TRUST FOR JOHN O. THETFORD
Signature of Seller

Davidson County DEEDWARR
Recvd: 02/19/03 08:52 4pgs
Fees:23.00 Taxes:2042.40
20030219-0021166

**INDIVIDUAL**
**STATE OF TENNESSEE )**
**COUNTY OF DAVIDSON )**

Personally appeared before me, a Notary Public of said County and State, JOHN M. THETFORD and SUSAN H. THETFORD, HUSBAND AND WIFE, the within named bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, this **11th** day of February, 2003.

Notary Public

My Commission Expires: 5/30/2004

Name and Address of Property Owner:

**MARGARET H. SPICKARD**

**2156 CHICKERING ROAD**
**NASHVILLE, TN 37215**

Property Address:

**2156 CHICKERING ROAD**
**NASHVILLE, TN 37215**

Person Responsible for Taxes:

**BANK OF AMERICA, N.A.**
P.O. Box 1675
Coraopolis, Pa 15108

**Map & Parcel #: MAP 144-14, PARCEL 22**

# AFFIDAVIT OF VALUE

**STATE OF TENNESSEE**
**COUNTY OF DAVIDSON**

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$552,000.00** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, a Notary Public, this **11th** day of **February, 2003.**

Notary Public

My Commission Expires: 5/30/2004

RETURN TO:

COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

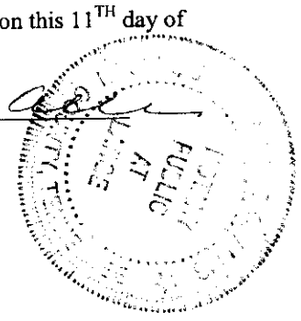
STATE OF TENNESSEE :

COUNTY OF DAVIDSON :

BEFORE ME, THE UNDERSIGNED, a notary public in and for the county and state abovementioned, personally appeared SUSAN THETFORD, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be TRUSTEE of THE SALLIE R. HICKS EDUCATION TRUST FOR SALLIE HICKS THETFORD, the within named bargainor, an IRREVOCABLE EDUCATIONAL TRUST, and that such TRUSTEE executed the foregoing instrument for the purpose therein contained, by personally signing the name of the TRUST as such TRUSTEE.

Witness my official hand and seal, at office, IN NASHVILLE, Tennessee, on this 11TH day of FEBRUARY, 2003.

Notary Public



My commission expires: 5/30/2004

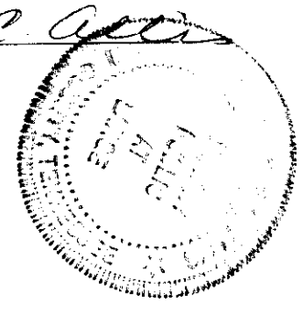
STATE OF TENNESSEE :

COUNTY OF DAVIDSON :

BEFORE ME, THE UNDERSIGNED, a notary public in and for the county and state abovementioned, personally appeared SUSAN THETFORD, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be TRUSTEE of THE SALLIE R. HICKS EDUCATION TRUST FOR JOHN O. THETFORD, the within named bargainor, an IRREVOCABLE EDUCATIONAL TRUST, and that such TRUSTEE executed the foregoing instrument for the purpose therein contained, by personally signing the name of the TRUST as such TRUSTEE.

Witness my official hand and seal, at office, IN NASHVILLE, Tennessee, on this 11TH day of FEBRUARY, 2003.

Notary Public



My commission expires: 5/30/2004

# EXHIBIT 'A'

Land in Davidson County, Tennessee, being Lot No. 13 on the Plan of Chickering Valley, as of record in Plat Book 2331, pages 121 thru 123, amended in Book 3314, page 155, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Susan Thetford, Trustee under the Sallie R. Hicks Educational Trust for Sallie Hicks Thetford, as to a 33% undivided interest, to Susan Thetford, Trustee under the Sallie R. Hicks Educational Trust for John O. Thetford, as to an 11% undivided interest, and to John M. Thetford and wife, Susan H. Thetford, as to a 56% undivided interest, by Warranty Deed from William D Brandon and wife, Rhonda H. Brandon, of record in Instrument No. 20000605-0055613, Register's Office for Davidson County, Tennessee. John M. Thetford and wife, Susan H. Thetford having subsequently conveyed a 22% undivided interest in and to said property by Quitclaim Deed to Susan H. Thetford, Trustee under the Sallie R. Hicks Educational Trust for John O. Thetford, of record in Instrument No. 20000801-0075605, said Register's Office.

# EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2003 and subsequent years, A LIEN, not yet due and payable (MAP 144-14, PARCEL 22).

2. All matters as set forth on the Plan of Chickering Valley, of record in Plat Book 2331, pages 121-123, said Register's Office.

3. Easement for sanitary sewer and/or storm drainage, to Metropolitan Government of Nashville, and Davidson County, Tennessee, of record in Book 7860, page 183, said Register's Office.

4. Easement and Right-of-Way to the Sequoia Club, Inc, of record in Book 7925, page 383, said Register's Office.