Box 13 File 4920

BETH TRIPLETT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAY 28, 2006

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 138,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF January, 2003

Notary Public

MY COMMISSION EXPIRES: 5/28/06
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, Tn 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Joseph T. Lowrance (NAME)	Novastar Home Mortgage, Inc. (NAME)	085-14-0-A-
104 Riverstone Drive (ADDRESS)	1630 South Church Street, Ste.102 (ADDRESS)	104.00 CO
Nashville, Tennessee 37214 (CITY) (STATE) (ZIP)	Murfreesboro, TN 37130 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Mauri Hall, an unmarried woman

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Joseph T. Lowrance, an unmarried man

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Being Unit No. 104, on the Plan of Phase One, Riverstone Condominiums, of record in Plat Book 6200, page 466, amended in Book 6900, page 317, a horizontal property regime established by Master Deed and By-Laws of record in Book 6998, page 839 and restated in Book 7245, page 211, all of record in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Mauri Hall by deed from Linda Tomlin of record as Instrument No. 20010104-0001298, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

Davidson County DEEDWARR
Recvd: 02/20/03 16:13 2pgs
Fees:13.00 Taxes:510.60

20030220-0022772

unimproved ( )
This is improved (X) property, known as 104 Riverstone Drive, Nashville, Tennessee 37214
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, 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 28th day of January, 2003

Mauri Hall

By: Linda Tomlin, Attorney-in-fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that (s)he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 28th day of January, 2003.

Commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____.

My commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this, 28th day of January, 2003, personally appeared before me, Linda Tomlin, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of Mauri Hall and is authorized by them to execute this instrument on their behalf, as their free act and deed.

Witness my hand, at office, this 28th day of January, 2003

My commission expires 4-24-05

Notary Public

MARK W. KILPATRICK
NOTARY PUBLIC AT LARGE
ROBERTSON