PREPARED BY (AND RETURN TO):

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W & I Ref:(SK) Title No: 44231
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 02/21/03 11:43 2pgs
Fees:13.00 Taxes:1350.50
20030221-0023232

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Jay C. Cloud Katharine R. Cloud 5055 Lakeview Drive Nashville, Tennessee 37220	Irwin Mortgage Company 400 Interstate Parkway, Suite 580 Atlanta, Georgia 30339

TAX MAP-PARCEL NUMBERS: 145-12-018

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$365,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Carmen R. Moseley, married**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Jay C. Cloud and Katharine R. Cloud as tenants in common** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 5 on the Plan of Lakeview Manor of record in Book 2133 pages 39, 40 and 41 Register's Office for said County.

SAID Lot No. 5 fronts 170 feet on the westerly margin of Lakeview Drive and extends back 424.8 feet on the northerly line and 465.4 feet on the southerly line to a broken line in the rear, measuring 170 feet thereon.

BEING the same property conveyed to Jeff Moseley and wife, Carmen R. Moseley by deed from Decatur Federal Savings and Loan Corporation of record in Book 8638, page 471, said Register's Office. By Quitclaim Deed of record in Book 11058, page 770, said Register's Office, the said Jeff Mosley conveyed his interest in subject property to Carmen R. Moseley.

Jeff Moseley, spouse of Carmen R. Moseley, joins in this conveyance solely to convey any and all marital interest he may have in the above described property.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2003, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 2133 Pages 39, 40 and 41, said Register's Office, which Plan shows a 75 foot minimum building setback line from Lakeview Drive and a 10 foot easement for public utility purposes along the rear line of said lot.

This is improved property, known as: 5055 Lakeview Drive, Nashville, Tennessee 37220

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 14th day of February, 2003.

Carmen R. Moseley **Jeff Moseley**

State of TENNESSEE

County of WILLIAMSON

On this 14th day of February, 2003 , before me the undersigned authority, personally appeared Carmen R. Moseley and Jeff Moseley , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: _____

CHRISTY WILKINS IVEY
NOTARY PUBLIC
My Commission Expires 7/26/2003

Notary

State of TENNESSEE

County of WILLIAMSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $365,000.00

Affiant

Sworn and subscribed before me this the 14th day of February, 2003

My Commission Expires: _____

CHRISTY WILKINS IVEY
NOTARY PUBLIC
My Commission Expires 7/26/2003

Notary Public