THIS INSTRUMENT PREPARED BY/
PLEASE RETURN TO:
American Escrow Company
P. O. Box 1733
Hendersonville, TN 37077

WARRANTY DEED

Address of New Owner(s) as Follows:	Mortgagee: Send Tax Bills To:	Map-Parcel Numbers
Cary W. Clay 5014 Bonnameade Dr. Hermitage, TN 37076	First Horizon Home Loan 107401 King William Drive Dallas, TX 75220	74-12-148

FOR AND IN 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,

Linda F. Starkey, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Cary W. Clay, unmarried

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:

Land in Davidson County, Tennessee, being Lot Number 481, on the Plan of Hermitage Hills, Section 5, of record in Plat Book 3300, Pages 1 and 2, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Linda F. Starkey, unmarried by Deed, dated October 22, 2002, of record in Instrument No. 20021029-0132395, Register's Office for Davidson County, Tennessee.

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

This is improved property known as: 5014 Bonnameade Dr. Hermitage, TN 37076

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 OUR HANDS THIS 28th day of February, 2003

Linda F. Starkey

Davidson County DEEDWARR
Recvd: 03/03/03 11:28 2pgs
Fees:13.00 Taxes:364.45

20030303-0027438

STATE OF TENNESSEE

COUNTY OF SUMNER

Personally appeared before me, Linda F. Starkey, unmarried

with whom I am personally acquainted, and who acknowledged that he/he/they executed the within instrument for the purposes therein contained.

Witness my hand, at office the 28th day of February, 2003

K. J. Shelton
Notary Public

My Commission expires August 24, 2003

K. J. SHELTON NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.
My Commission Expires AUG 24, 2003

STATE OF TENNESSEE

COUNTY OF SUMNER

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 98,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 28th day of February, 2003

My Commission Expires: August 24, 2003

K. J. Shelton
Notary Public

K. J. SHELTON NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENN.
My Commission Expires AUG 24, 2003