THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 205,000.00

Kay Farve Turner
Affiant

Davidson County DEEDWARR
Recvd: 03/04/03 13:49 2pgs
Fees:13.00 Taxes:758.50

20030304-0028396

Subscribed and sworn to before me, this 28th day of February, 2003

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Notary Public

My Commission Expires: 10-12-05

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
KAY F. TURNER 1712-B Glen Echo Road Nashville, Tennessee 37215	FRANKLIN AMERICAN MORTGAGE 501 Corporate Centre Drive #400 Franklin, Tennessee 37067	MAP 117-15-B PARCEL 3.0

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TWO HUNDRED FIVE THOUSAND AND NO/100---------- ($ 205,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, I, LEAH L. BOWEN, MARRIED

hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto KAY F. TURNER AND WHITNEY H. LUCKETT, BOTH UNMARRIED, as Joint Tenants with right of survivorship 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 Lot No. 3A on the Plan of Glen Echo Townhomes, a residential planned unit development, of record in Plat Book 7900, page 885, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Leah L. Garrett by deed from Ann Tucker Person, unmarried, of record in Book 11073, page 627, Register's Office for Davidson County, Tennessee; Leah L. Garrett having since married and is now known as Leah L. Bowen.

SHANE BOWEN, spouse of Leah L. Bowen, joins in this conveyance to convey any interest he may have in subject property, particularly any marital interest.

This is improved property known as 1712-B Glen Echo Road, Nashville, Tennessee 37215

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.

GRANTOR COVENANTs with the said GRANTEEs that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Glen Echo Townhomes of record in Book 7900, page 885, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind_s herself___, her___ heirs and representatives to warrant and forever defend the title to the said GRANTEE_s_, their__ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF _I__ have hereunto set _my__ hand___on this the __28th__ day of __February___, 2003__.

Leah L Bowen
LEAH L. BOWEN

SHANE BOWEN

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named LEAH L. BOWEN and SHANE BOWEN, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 28th day of February, 2003.

My Commission Expires: October 12, 2005

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____.

My Commission Expires: _____

Notary Public