This instrument prepared by: John F. Morreale, Attorney
Morreale, Mack & Terry, P.C.
449 Taft Avenue
Glen Ellyn, Illinois 60137

WARRANTY DEED

THIS INDENTURE, made this 13th day of January , A.D., 2003 , by and between

Scott A. Higgs and Suzanne Jones Higgs, husband and wife

First Parties, and

Michael E. Vickroy and wife, Barbara J Vickroy

Second Parties,

WITNESSETH: That said First Parties, for and in consideration of the sum of ----------One and NO/100----------Dollars ($1.00), and other good and valuable consideration to us in hand paid by Second Parties, the receipt of which is hereby acknowledged,

have granted, bargained, sold and conveyed, and do hereby grant, bargain, sell and convey unto the said Second Parties the following described premises, to-wit:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 47 ON THE PLAN OF SECTION FOUR, CHESNEY GLEN OF RECORD IN BOOK 9700, PAGE 844, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO SCOTT A. HIGGS, AN UNMARRIED PERSON BY DEED FROM BEAZER HOMES CORP. DBA PHILLIPS BUILDERS, A TENNESSEE CORPORATION OF RECORD IN INSTRUMENT NO. 20001003-0097929, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TN.

SUZANNE JONES HIGGS AND SUZANNE J. HIGGS ARE ONE AND THE SAME PERSON.

OWNER:
Michael E. Vickroy
3713 Creston Court
Hermitage, TN 37076

RESPONSIBLE TAXPAYER:
Union Planters Bank, N. A.
7130 Goodlett Farms Parkway
Cordova, Tennessee 38016

Davidson County DEEDWARR
Recvd: 03/06/03 09:56 2pgs
Fees:13.00 Taxes:534.28

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with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. **TO HAVE AND TO HOLD THE** said premises to the said Second Parties, their heirs and assigns forever.

And said First Parties, for themselves and for their heirs, executors and administrators do hereby covenant with said Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed and have full power, authority and right to convey the same, and that said premises are free from all encumbrances except

and that they will forever warrant and defend the said premises and the title thereto against the lawful claims of all persons whomsoever.

Whenever in this instrument a pronoun is used it shall be construed to represent either singular or plural, as the case may demand.

IN WITNESS WHEREOF the said First Parties hereunder set their hands and seals the day and year first above written.

X _____
Scott A. Higgs

X _____
Suzanne ~~Jones~~ Higgs

STATE OF Tennessee
COUNTY OF Williamson

Personally appeared before me, Scott A. Higgs and Suzanne ~~Jones~~ Higgs, husband and wife, 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, at office, this 13 day of January, 20 03

_____
Notary Public

My Commission Expires: 2/18/03

I hereby swear or affirm that, the actual consideration for this transfer or value of the property transferred, whichever is greater is $ 144,400.00. Affiant _____.

Subscribed and sworn to before me this 28th day of February, 20 03.

My Commission Expires: 3-30-03

_____

JUDY A. LEHMAN NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

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