File Box 8

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 129,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 6th DAY OF March, 2003

Notary Public

MY COMMISSION EXPIRES: May 28, 2003
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 03/10/03 12:16 3pgs
Fees:18.00 Taxes:480.63
20030310-0031029

SHAWN E. KISPERT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires May 28, 2003

THIS INSTRUMENT WAS PREPARED BY
AmTitle & Escrow, LLC, 515 Rivergate Parkway, Suite 111, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Blair L. Keso (NAME)	America's Wholesale Lender (NAME)	MAP 021-00
5148 Creasy Drive (ADDRESS)	100 Mallard Creek Road (ADDRESS)	PARCEL 375
Joelton, TN 37080 (CITY) (STATE) (ZIP)	Louisville, KY 40207 (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, John D. Carpenter and wife, Betty E. Carpenter

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Blair L. Keso, 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 No. 31 on the Plan of Section Three, Morgan Estates, of record in Book 9700, page 38, Register's Office for Davidson County, Tennessee.

Said Lot No. 31 fronts 44.64 feet on the westerly margin of Creasy Drive and extends back 337.26 feet on the northeasterly line and 210.41 feet on the southerly line to a broken line in the rear, measuring 335.0 feet thereon.

BEING the same property conveyed to John D. Carpenter and wife, Betty E. Carpenter by Warranty Deed from W. C. Allen & Associates, Inc. of record in Book 10338, page 574, Register's Office for Davidson County, TN.

John D. Carpenter executes this Instrument as Attorney-in-Fact on behalf of Betty E. Carpenter, pursuant to General Power-of-Attorney of record in Book 10338, Page 577, Register's Office for Davidson County, Tennessee.

This conveyance is subject to: Taxes for the year 2003, and subsequent years; The Plan , with Owner's Certificate, of record in Plat Book 9700, Page 38, said Register's Office, which Plan shows a 40 foot minimum building setback line from Creasy Drive together with a designated building site and a 20 foot easement for public utility and drainage purposes along the southerly side line(s); And a 10 foot drainage easement located on the northerly rear, westerly rear and easterly front lines and a 15 foot wide temporary construction easement parallel and adjacent to systems labeled as areas No. 1 and No. 2; Deed of Conveyance to The Metropolitan Government of Nashville and Davidson County, Tennessee, Department of Water and Sewerage Services of record in Book 9988, Page 811, said Register's Office.

unimproved ( )
This is improved (X) property, known as 5148 Creasy Drive, Joelton, TN 37080
(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 our hand S this 6th day of March, 2003

John D. Carpenter

Betty E. Carpenter
By: John D. Carpenter, Attorney-in-fact

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 JOHN D. CARPENTER the bargainor, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at GOODLETTSVILLE, Tennessee, this 6th day of MARCH, 2003.

My Commission Expires: _____

Notary Public

BETTY BIRTHRIGHT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires OCT. 25, 2003

STATE OF TENNESSEE
COUNTY OF

Before me, the undersigned, a Notary Public in and for the County and State 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, a corporation, and that _____ as such _____ and _____ being authorized to do so, 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 in _____, Tennessee on this the _____ day of _____.

My Commission Expires: _____

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 6th day of MARCH, 2003, before me, the undersigned, a Notary Public in and for said County and State, personally appeared JOHN D. CARPENTER to me known to be the person who executed the foregoing instrument in behalf of BETTY E. CARPENTER, and acknowledged that HE executed the same as the free act and deed of the said BETTY E. CARPENTER.

Witness my hand and official seal at GOODLETTSVILLE, Tennessee, this the 6th day of MARCH, 2003.

My Commission Expires: _____

Notary Public

BETTY BIRTHRIGHT NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires OCT. 25, 2003

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____ with whom I am personally acquainted (or proved to me on the basis of satisactory evidence), and who acknowledged to me that _____ is the _____ of _____, a Tennessee limited liability company, and that _____, being authorized so to, executed the within instrument for the puposes therein contained on behalf of the said _____, by signing _____ name as such _____.

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

_____

Notary Public

My Commission Expires:_____

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 , **John D. Carpenter** with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **Betty E. Carpenter** , as Attorney-in-Fact, as the free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this 6 day of March, 2003

Notary Public

My Commission Expires:_____

EXHIBIT "A"

To
Warranty Deed

FROM: John D. Carpenter and wife, Betty E. Carpenter

TO: Blair L. Keso

State of Tennessee
County of Williamson

AFFIDAVIT

The undersigned **Affiant**, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited is executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2. That this execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. Pursuant to the provisions of *Tennessee Code Annotated,* Section 34-6-105(c), of the Uniform Durable Power of Attorney Act, the undersigned Affiant certifies that at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

John D. Carpenter, Affiant

Sworn to and subscribed before me this

6 day of March, 2003

Notary Public

My Commission Expires:_____

MARY BIRTHRIGHT
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires OCT. 25, 2003