Name and Address of New Owner:	Send Tax Bills To:	Prepared by:
Dean W. Payne 2105 Early Ave. Nashville TN 37206	Same	David W. McMackin 213A Ward Circle, S-104 Brentwood, Tn 37027

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater for this transfer is $98,500.00

Map & Parcel No.
83-3 94

Davidson County DEEDWARR
Recvd: 03/11/03 14:09 2pgs
Fees:13.00 Taxes:364.45
20030311-0032258

Affiant
Subscribed and sworn to before me on 02/26/03.

Notary Public

My Commission Expires:

D. W. McMACKIN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN My Commission Expires SEPTEMBER 30, 2006

WARRANTY DEED

For and in consideration of the sum of TEN AND NO/100 DOLLARS ($10.00), and other good and valuable consideration to said Grantor paid by the Grantee named herein, the receipt of which is hereby acknowledged, Peter J. Richards, unmarried and Jaan P. Sturgis, unmarried (herein called "Grantor"), has GRANTED, SOLD and CONVEYED, and by these presents does GRANT, SELL and CONVEY unto Dean W. Payne, unmarried (herein called "Grantees"), the real property situated in Davidson County, State of Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 31 on the Plat of Ponotoc Subdivision, of record in Book 547, page 113, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Peter J. Richards and Jaan P. Sturgis, by deed from Neil McDonald and wife, Kay McDonald, of record in Book 11450, page 570, Register's Office for Davidson County, Tennessee.

The above legal description is identical to the previous description of record.

This is improved property located at 2105 Early Avenue, Nashville TN 37206

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said Grantee, his heirs and assigns forever. Grantor covenants that they are lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered except for unpaid real estate taxes.

GRANTOR further covenants and bind themselves and their heirs and assigns, to warrant and forever defend the title to said real estate to the said Grantee, his and assigns, against the lawful claims of all persons.

WITNESS our hand on February 26th, 2003.

Peter J. Richards by Jaan P. Sturgis

Jaan P. Sturgis

STATE OF TENNESSEE
COUNTY OF ~~Davidson~~ WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named ~~Peter J. Richards, unmarried and~~ Jaan P. Sturgis, unmarried, 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.

In witness whereof, I have hereunto set my hand and seal this February 26th, 2003.

WITNESS my hand and official seal at Franklin, Tennessee, this 26th day February, 2003

D. W. McMACKIN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN My Commission Expires SEPTEMBER 30, 2006

Notary Public

My commission expires: _____

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named JAAN P. STURGIS as Attorney-In-Fact for PETER J. RICHARDS, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained and who further acknowledged that he/she is the Attorney-In-Fact of the maker, or a constituent of the maker, and is authorized by the maker, or by its constituent, the constituent being authorized by the maker, to executed this instrument on behalf of the maker. Witness my hand and official seal at Brentwood, Tennessee, this the 26th day of February, 2003.

D. W. McMACKIN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN My Commission Expires SEPTEMBER 30, 2006

Notary Public

My Commission Expires: _____