Davidson County DEEDWARR
Recvd: 05/06/03 09:36 2pgs
Fees:13.00 Taxes:284.90

20030506-0059908

WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson

THE ACTUAL CONSIDERSATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $77,000.00

Affiant

Subscribed and sworn to before me, this 26th DAY OF March, 2003.

Notary Public

MY COMMISSION EXPIRES: 11/27/04

(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

B-OSM-03-1040

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jerry L. Shrum	America's Wholesale Lender	
1040 Heritage Drive	(NAME) 750 Old Hickory Blvd. #180	42-11-A-40 CO
(ADDRESS) Madison, Tennessee 37115	(ADDRESS) Brentwood, TN 37027	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we LORRAINE PAYNE, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JERRY L. SHRUM AND WIFE, JOYCE A. SHRUM, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

A part of Heritage Village Condominium tract as of record in Plat Book 4675 at page 46, Register's Office of Davidson County, Tennessee; the part hereby conveyed being;

Unit No. 1040 on the said section plat together with the carport designated number 1040, a family unit type No. A. as shown in and described by the Master Deed Establishing Horizontal Property Regime With Respect to Heritage Village Condominium, including the Plan and the Administrative By-Laws thereunto attached and exhibited, recorded in Book 4758, page 179, of the Register's Office of Davidson County, Tennessee.

TOGETHER WITH each and all of the rights, privileges and appurtenances thereunto belonging, as set forth in the said Master Deed, Plan and Administrative By-Laws; including without limitation such unit's undivided percentage interest in the land and general common elements.

Being the same property conveyed to Lorraine Payne by Deed dated August 5, 1998, filed for record on August 7, 1998 in Book 11056, Page 804, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 1040 Heritage Drive, Madison, Tennessee 37115
(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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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 my/our hand(s) this 26th day of March, 2003.

Lorraine Payne, Margie Hall P.O.A.
Lorraine Payne

STATE OF Tennessee

COUNTY OF Davidson

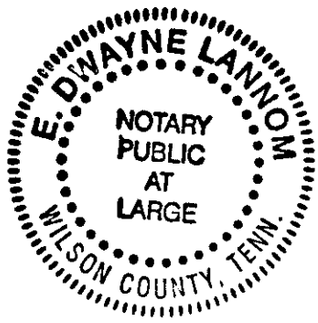
I, E. Dwayne Lannom, a Notary Public of the County and State first above written, do hereby certify that Lorraine Payne personally appeared before me this day and acknowledged the due execution of the foregoing instrument, and that She executed the same as the free act and deed of Lorraine Payne by athority of Power of Attorney recorded simultaneously In Inst. No 20030506000599 07 Davidson County Register's Office

Witness my hand and official seal, this the 26th day of March, 2003.

E. Dwayne Lannom
Notary Public

My Commission Expires: 8 Jul 05

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903

LP, MH P.O.A