This instrument prepared by:
Thomas N. Jones, Attorney
339 Main Street
Franklin, TN 37064

Davidson County DEEDWARR
Recvd: 05/31/03 09:49 2pgs
Fees:13.00 Taxes:351.50
20030531-0073651

NEW OWNER:	SEND TAX BILL TO:	MAP & PARCEL:
Walter J. O'Neill & Carol B. O'Neill P.O. Box 123 Rowland, PA 18457	Irwin Mortgage Corporation 1050 Kincaid Drive Fishers, IN 46038	071-16-0-187.00

WARRANTY DEED

For and in 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, **Talton Williams and wife, Araminta Williams, and Johnny Burroughs and wife, Linda Burroughs**, hereinafter called the Grantors, have bargained and sold and by these presents do transfer and convey unto **Walter J. O'Neill and wife, Carol B. O'Neill,** hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 86 and the northerly 16 feet of Lot No. 85 on the Map of Oakwood Park as of record in Book 421, page 12, Register's Office for Davidson County, Tennessee.
>
> Said Lot and part of said Lot adjoin and front together on the easterly side of North Fifth Street and run back between parallel lines, Lot No. 86 running back along the southerly margin of Richardson Street 165 feet to an alley.
>
> Being the same property conveyed to Talton Williams and wife, Araminta Williams, as to ½ undivided interest, and Johnny Burroughs and wife, Linda Burroughs, as to ½ undivided interest, by deed from Juanita Scales Drake, unmarried, and Lillie Drake Bowman, unmarried, of record in Instrument No. 20011120-0127165, Register's Office for Davidson County, Tennessee.

Subject to the following restrictions and conditions:

1. 2003 property taxes are a lien, but not yet due and payable.
2. All matters on the Plan of record in Book 421, page 12, said Register's Office.
3. Any and all visible easements on and across subject property.
4. Subject to any and all building and zoning regulations of City, County and State.

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 successors and assigns, forever;

AND WE COVENANT with the said Grantees that we are lawfully seized and possessed of said land in fee simple and have a good right to convey it and the same is unencumbered, unless otherwise herein set out;

AND WE 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 successors 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.

This improved property is known as: 1127 North 5th Street, Nashville, TN 37207.

WITNESS OUR HANDS this 15th day of May, 2003, in Brentwood, TN.

TALTON WILLIAMS

ARAMINTA WILLIAMS

JOHNNY BURROUGHS

LINDA BURROUGHS

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary for said State and County, Talton Williams and wife, Araminta Williams, and Johnny Burroughs and wife, Linda Burroughs, the within named bargainors with whom I am personally acquainted and who acknowledge that they executed the foregoing instrument for the purposes therein contained.

Witness my hand this 15th day of May, 2003, in Brentwood, TN.

NOTARY PUBLIC

My Commission Expires: 12/19/05

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater for this transfer is $95,000.00.

AFFIANT

Sworn to and subscribed to me, the undersigned, this 15th day of May, 2003.

NOTARY PUBLIC

My Commission Expires: 12/19/05

14216.2003/ml
williams & burroughs-o'neill.wd