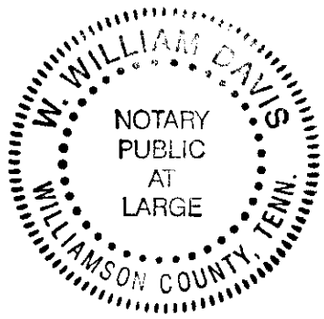
This Instrument Was Prepared By:
CONSUMER TRUST TITLE & ESCROW, LLC
219 WARD CIRCLE, SUITE 3
BRENTWOOD, TENN. 37027



My Commission Expires FEB. 27, 2005

STATE OF TENNESSEE)

COUNTY OF WILLIAMSON)

VALUATION AFFIDAVIT

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is **124,900.00** amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Michael J. Apuzzo
Affiant

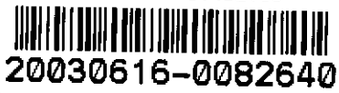
Subscribed and sworn to before me this 2ND day of May, 2003
Notary Public

NOTARY PUBLIC
Commission Expiration:

WARRANTY DEED

RETURN ORIGINAL TO:	PLEASE SEND TAX BILL TO:	ADDRESS OF NEW OWNER:
CONSUMER TRUST TITLE & ESCROW, LLC 219 WARD CIRCLE, STE 3 BRENTWOOD, TN 37027	FRANKLIN AMERICAN MORTGAGE COMPANY 501 CORPORATE CENTRE DRIVE STE 400 FRANKLIN, TN 37067	2905 CHESNEY COURT HERMITAGE, TN 37076
		PROPERTY ADDRESS: 2905 CHESNEY COURT HERMITAGE, TN 37076

Davidson County DEEDWARR
Recvd: 06/16/03 15:16 2pgs
Fees:13.00 Taxes:462.13



20030616-0082640

MAP PARCEL NUMBER
87-1-A-104CO

FOR AND IN CONSIDERATION OF THE SUM OF TEN ($10.00) DOLLARS, cash in hand paid, by the hereinafter named Grantee(s), the receipt of which is hereby acknowledged, MICHAEL J. APUZZO, UNMARRIED ("Grantor") has bargained and sold, and does hereby bargain, sell and convey unto JENNIFER A. WALLACE, UNMARRIED AND ANTIONETTE B. BIERMAN, UNMARRIED (Collectively "Grantee") the following described real estate located in DAVIDSON County, Tennessee, more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 21 ON THE PLAN OF SECTION THREE, CHESNEY GLEN OF RECORD IN BOOK 9700, PAGE 401, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENC IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION.

THIS BEING THE SAME PROPERTY CONVEYED TO STEVE MCKEE AND JAMIE MCKEE, HUSBAND AND WIFE, BY DEED FROM PATRICIA SUE NORWOOD, AN UNMARRIED PERSON BY DATED APRIL 23, 1999 ASND RECORDED MAY 6, 1999 IN BOOK 11466, PAGE 320, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

PROPERTY WAS FURTHER CONVEYED TO MICHAEL J. APUZZO BY WARRANTY DEED OF STEVE MCKEE AND WIFE, JAMIE MCKEE DATED MAY 18, 2001 AND RECORDED MAY 21, 2001 IN INSTRUMENT NO. 20010521-0052172, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This property is known as 2905 CHESNEY COURT, HERMITAGE, TN 37076

This property is subject to all encumbrances, easements, restrictive covenants and other matters of public record as may affect the property.

TO HAVE AND TO HOLD The aforesaid tract or parcel of land with appurtenances, estate title and interest thereto belonging to the Grantee, its (their) successors and assigns in fee simple forever.

Grantor does hereby covenant with the Grantee that the Grantor is lawfully possessed of said land in fee simple, the Grantor has good right to sell and convey same; that the same is unencumbered except as noted herein and that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons.

WITNESS the signature of the Grantor this **2ND day of May, 2003**

MICHAEL J. APUZZO (GRANTOR)

STATE OF TENNESSEE)
) SS
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **MICHAEL J. APUZZO** with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal this the **2nd day of May, 2003**

Notary Public

My Commission Expires:_____

W. WILLIAM DAVIS NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

My Commission Expires FEB. 27, 2005

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