STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration for this transfer
or value of property (whichever is greater)
is $82,600.00. This is equal to or greater than the
property would bring at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me
this 25 day of July, 2003.

Notary Public
My Commission Expires: 9-30 2006

THIS INSTRUMENT PREPARED BY:
HOLLINS & ASSOCIATES
401 Church Street, Suite 2720
Nashville, Tennessee 37219

Davidson County DEEDWARR
Recvd: 07/25/03 15:26 4pgs
Fees:23.00 Taxes:305.62
20030725-0104436

ADDRESS NEW OWNER:
175 Thistle Lane
Hermitage, TN 37076

SEND TAX BILL TO:
SAME

Map: 086-14-0-A, Parcel: 175

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Jack L. Wilkin and Frances M. Wilkin, his wife, hereinafter the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto Ronald G. Rains and Janet G. Rains, his wife, and Patrick L. Rains, as joint tenants with the right of survivorship, hereinafter the GRANTEES, their successors, heirs, representatives and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, more particularly described as follows:

SEE ATTACHED EXHIBIT A, WHICH IS INCORPORATED HEREIN BY THIS REFERENCE.

This is improved property known as 175 Thistle Lane, Hermitage, Tennessee 37076

This conveyance is made subject to such limitations, restrictions and encumbrances of record as may affect the premises, including but not limited to the following:

SEE ATTACHED EXHIBIT B, WHICH IS INCORPORATED HEREIN BY THIS REFERENCE.

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title and interest thereto belonging to said GRANTEES, their heirs, successors, representatives and assigns, forever; GRANTORS do further covenant with said GRANTEES that GRANTORS are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered except as otherwise herein set out; and it does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs, successors, representatives and assigns, against the lawful claims of all persons whomsoever.

Whenever 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 hand this ___ day of July, 2003.

GRANTOR:

Jack L. Wilkin

Frances M. Wilkin

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public of said County and State, Jack L. Wilkin, the within named 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, at office, this 25 day of July, 2003.

Notary Public

My Commission Expires: 9-30-2007

STATE OF ILLINOIS)
COUNTY OF COOK)

Personally appeared before me, the undersigned, a Notary Public of said County and State, Frances M. Wilkin, the within named 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, at office, this 23 day of July, 2003.

Notary Public

My Commission Expires: 09/21/06

"OFFICIAL SEAL"
Leonard R. Gargas
Notary Public, State of Illinois
My Commission Exp. 09/21/2006

EXHIBIT A
LEGAL DESCRIPTION

A certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

Being Unit No. 175 on the Plan of Hermitage Meadows Subdivision, Stage Two, of record in Book 5200, Page 682, Register's Office for said County, to which said plan reference is hereby made for a more complete legal description thereof.

Being the same property conveyed to Jack L. Wilkin by Warranty Deed from Richard A. Davenport and wife, Ginger W. Davenport, filed for record in Book 9156, page 105, Register's Office for Davidson County, Tennessee.

EXHIBIT B

EXCEPTIONS

1. City and/or County Taxes for the year 2003 and subsequent years: A lien, not yet due or payable.

   Map 086-14-0-A; Parcel 175

   2002 taxes paid in the sum of $750.72.

If improvements are completed after January 1st of any year, the law requires supplemental assessment for the year in which improvements are completed as defined by statute. We assume no liability for taxes assessed by correction pursuant to the provisions of Tennessee Code Annotated, Section 67-5-603, et seq.

2. Declaration of Covenants, Conditions and Restrictions recorded in Book 6034, Page 365, Register's Office for Davidson County, Tennessee.
3. By-Laws of Hermitage Meadows Homeowners' Association recorded in Book 6034, Page 383, amended in Book 7660, Page 612, and further amended in Instrument #20010327-0029002, Register's Office for Davidson County, Tennessee.
4. Plan of record in Plat Book 5200, page 682, Register's Office for Davidson County, Tennessee.
5. Charter for Homeowners Association recorded in Book 6034, Page 376 as amended in Book 7466, Page 25 and further amended in Book 8275, Page 844, Register's Office for Davidson County, Tennessee.
6. The premises herein insured is a condominium apartment established pursuant to all the provisions of the Tennessee "Horizontal Property Act" as the same is set out in Sections 66-27-101 et seq. of the Tennessee Code Annotated, as amended, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and buildings thereon; and also including without limitations all conditions, convenants, restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Caldwell Court Condominium, of record in Book 6188, page 744, Register's Office for Davidson County, Tennessee.
7. Rights of others in and to the use of the common areas as shown on map recorded in Book 5200, Page 682, and as contained in the Declaration, Covenants, Restrictions, and By-Laws.
8. Subject to lien for special assessment contained in the Declaration of Covenants, Conditions and Restrictions of record in Book 6034, Page 365, Register's Office for Davidson County, Tennessee.
9. Easement to First Suburban Utility District as recorded in Book 6387, Page 949, Register's Office for Davidson County, Tennessee.