03

Realty Title
98-A

Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $230,000.00

Affiant

Subscribed and sworn to before me, this 25th day of July, 2003.

Notary Public
My commission expires: 03/14/05

Davidson County DEEDWARR
Recvd: 08/01/03 08:02 2pgs
Fees:13.00 Taxes:851.00
20030801-0109062

Address of New Owner:	Send Tax Bills to:	Tax Information
Charlene H. Gibson	1st Trust Bank For Savings	171-08-A-007.OOCO
213 Herbert Court	P.O. Box 17257	
Brentwood TN 37027	Memphis, TN 38187-0257	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Joan O. Spalding, married, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Charlene H. Gibson and Karen Marinov, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Williamson County, State of Tennessee, described as follows: to- wit:

Land in Davidson County, Tennessee, being Lot No.7 on the Plan of Cotton Port Plantation, Phase I, of record in Book 6900, Pages 529 & 530, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to J. David Spalding and wife, Joan O. Spalding by deed from Radnor Homes, Inc., of record in Book 7698, Page 71, re-recorded in Book 7708, Page 872, Register's Office for Davidson County, Tennessee. By quitclaim deed of record in Book 9319, Page 97, said Register's Office, J. David Spalding and Joan O. Spalding, his wife, conveyed subject property to Joan O. Spalding.

J. David Spalding, husband of Joan O. Spalding, hereby joins in the execution of this instrument to convey his marital interest, if any, in subject property.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 213 Herbert Court, Brentwood, TN 37027

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 heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantees, 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 hand this 25th day of July, 2003.

Joan O. Spalding

J. David Spalding

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Joan O. Spalding and J. David Spalding, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Brentwood, TN, this 25th day of July, 2003.

Notary Public

My Commission expires 03/14/05