WARRANTY DEED

Davidson County DEEDWARR
Recvd: 09/10/03 11:38 2pgs
Fees:13.00 Taxes:943.50

20030910-0132079

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 255,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 5th DAY OF September, 2003

Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

JUDY S. WELLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN
My Commission Expires September 25, 2004

THIS INSTRUMENT WAS PREPARED BY

Southland Title & Escrow Co., 7101 Executive Center Drive #151, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Anne D. Ward (NAME)	Countrywide Home Loans, Inc. (NAME)	160-11-O-A-078
5530 Hearthstone Lane (ADDRESS)	718 Thompson Lane, Suite 114 (ADDRESS)	
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	Nashville, TN 37204 (CITY) (STATE) (ZIP)	

FOR AND 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, Stephen J. Betzing, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Anne D. Ward, unmarried

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, TN, BEING Lot No. 78 on the Plan of Phases II, III & IV Hemmingwood, of record in Plat Book 6900, pages 7 and 8, as amended in Instrument No. 20010309-0022857, Register's Office for Davidson County, TN, to which plan reference is hereby made for a complete description thereof.

Being the same property conveyed to Stephen J. Betzing, unmarried, by deed from Edsel Charles and wife, Bonnie Charles, of record in Book 11502, page 535, Register's Office for Davidson County, TN.

This conveyance is subject to the following: Taxes for the year 2003 have been prorated and payment thereof is expressly assumed by the herein Grantee; Declaration of Covenants, Conditions and Restrictions of record in Book 6730, page 329, as amended in Book 6892, page 540, Book 6925, page 268, Book 6948, page 268, Book 7269, page 387 and Book 7474, page 205; Plan of record in Plat Book 6900, pages 7 and 8, as amended in Instrument No. 20010309-0022857; all in the Register's Office for Davidson County, TN.

unimproved ( )
This is improved (X) property, known as 5530 Hearthstone Lane, Brentwood, TN 37027
(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 GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 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 5th day of September, 2003

Stephen J. Betzing

Stephen J. Betzing

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Stephen J. Betzing

the 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 and official seal at Brentwood, Tennessee, this 5th day of September. 2003.

Commission expires 9/25/2004

JUDY S. WELLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

My Commission Expires September 25, 2004

Witness my hand and official seal at office at _____ on this the _____ day of _____, _____.

My commission expires _____

Notary Public