THIS INSTRUMENT PREPARED BY/
PLEASE RETURN TO:
American Escrow Company
P. O. Box 1733
Hendersonville, TN 37077

Davidson County DEEDWARR
Recvd: 09/22/03 13:26 2pgs
Fees:13.00 Taxes:246.05
20030922-0139830

WARRANTY DEED

Address of New Owner(s) as Follows:	Mortgagee: Send Tax Bills To:	Map-Parcel Numbers
Cynthia D. Harris 522 Thomas Jefferson Circle Madison, TN 37115	New South Federal Savings Bank 210 Automation Way Birmingham, AL 35210	34-5-0-A-40CC

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,

Clarence E. Bagsby, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Cynthia D. Harris, 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, Tennessee, being Unit No. 40 in a Horizontal Property Regime located on the plat of Monticello Manor, of record in Book 6250, Page 551, Register's Office for said County, to which plan reference is hereby made for a more complete description.

This conveyance is subject to all the provisions of the Tennessee Horizontal Property Act as the same is set out in the Tennessee Code Annotated, and is subject to the provisions and requirements, easements, rights and interest in favor of other unit owners and all sewer, water, utility and telephone easements now or hereafter established over through or upon the land embracing the regime and building thereon, and also including without limitations all conditions covenants, restrictions and other undertakings contained in the Master Deed establishing the Horizontal Property Regime for Monticello Manor of record in Book 6643, Page 958 Register's Office for Davidson, Tennessee, and the By-Laws of record in Book 6250, Page 551, said Register's Office.

Being the same property conveyed to Clarence E. Bagsby, unmarried by Deed, dated August 29, 1997 of record in Book 10592, Page 582 & Quitclaim in Book 10959, Page 581, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all restrictions and easements of record.

This is improved property known as: 522 Thomas Jefferson Circle Madison, TN 37115

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 OUR HANDS THIS 15th day of September, 2003

Clarence E. Bagsby

STATE OF TENNESSEE

COUNTY OF SUMNER

Personally appeared before me, Clarence E. Bagsby, unmarried

with whom I am personally acquainted, and who acknowledged that he/he/they executed the within instrument for the purposes therein contained.

Witness my hand, at office the 15th day of September, 2003

K. J. Shelton
Notary Public

My Commission expires July 24, 2007

K. J. SHELTON NOTARY PUBLIC AT LARGE MY COMMISSION EXPIRES 7-24-07 SUMNER COUNTY, TN

STATE OF TENNESSEE

COUNTY OF SUMNER

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 66,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 15th day of September, 2003

My Commission Expires: July 24, 2007

K. J. Shelton
Notary Public

K. J. SHELTON NOTARY PUBLIC AT LARGE MY COMMISSION EXPIRES 7-24-07 SUMNER COUNTY, TN