This Instrument Was Prepared By:

Kirk C. Waite, Attorney
700 Craighead Street
Suite 107
Nashville, Tennessee 37204

Davidson County DEEDWARR
Recvd: 10/01/03 07:41 2pgs
Fees:13.00 Taxes:615.31

20031001-0144435

STATE OF TENNESSEE
COUNTY OF Williamson
The actual consideration or value, whichever is greater, for this transfer is $166,300.00.

Karen S. Epp
Affiant

Subscribed and sworn to before me
This 25th day of September, 2003.

Notary Public

My Commission Expires: 3-6-06

PHILIP DAVIS ALEXANDER NOTARY PUBLIC AT LARGE My Comm. Exp. March 6, 2006 WILLIAMSON COUNTY, TN

Address New Owner	Send Tax Bills to:	Map-Parcel
Karen S. Epp	Bank of America	126-15-A-78.00 CO
7936 Boone Trace	P.O. Box 1675	
Nashville, TN 37221	Corapolis, PA 15108-6903	

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Richard Sappenfield and wife, Ann Sappenfield, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto Karen S. Epp, unmarried, hereinafter called the Grantee, her heirs and assigns, a certain parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee being Lot No. 97 on the Plan of Section Two, Boone Trace at Biltmore of record in Plat Book 9700, Pages 316 and 317, Register's Office for Davidson County, Tennessee, to which reference is hereby made for amore complete legal description.

Being the same property conveyed to Richard Sappenfield and wife, Ann Sappenfield by deed of record in Instrument No. 200005260052786, Register's Office for Davidson County, Tennessee.

This conveyance in made subject to:

1. County taxes for 2003 and subsequent years
2. Any and all restrictions and easements of record.
3. All matters set forth in plat of record in Plat Book 9700, Pages 316 and 317, Register's Office for Davidson County, Tennessee.

This is improved property known as: 7936 Boone Trace Nashville, TN 37221

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee that Grantors are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantors do further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to said land to said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 25th day of September, 2003

Richard Sappenfield

Ann Sappenfield

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, Philip Davis Alexander, a Notary Public in and for the said County and State, personally appeared Richard Sappenfield and Ann Sappenfield, the within named bargainors, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand at Nashville, Tennessee this 25th day of September, 2003.

Notary Public

MY COMMISSION EXPIRES: 3.6.06

PHILIP DAVIS ALEXANDER NOTARY PUBLIC AT LARGE My Comm. Exp. March 6, 2006 WILLIAMSON COUNTY, TN