This Instrument Was Prepared By:
CONSUMER TRUST TITLE & ESCROW, LLC
219 WARD CIRCLE, SUITE 3
BRENTWOOD, TENN. 37027

PLEASE RETURN ORIGINAL TO:
FIRST TITLE & ESCROW COMPANY, INC.
2000 RICHARD JONES RD. SUITE 110
NASHVILLE, TN 37215
File Box 9B
#21708

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)

VALUATION AFFIDAVIT

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is **$ 291,000.00** amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this the 15th **day of October, 2003**

Notary Public
My Commission Expires
July 30, 2007
NOTARY PUBLIC
STATE OF TENNESSEE
Commission Expiration:

NOTARY PUBLIC AT LARGE
J. Michael Morgan
NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 10/22/03 14:43 2pgs
Fees:13.00 Taxes:1076.70

20031022-0156455

WARRANTY DEED

NAME OF NEW OWNERS:	PLEASE SEND TAX BILLS TO:	ADDRESS OF NEW OWNER:
RICHARD A. EWING, IV AND WIFE, ALEXANDRA B. EWING	Lafayette Federal Credit 3535 University Blvd.W Kensington, Maryland 20895	236 ANDOVER WAY NASHVILLE, TN 37221
		PROPERTY ADDRESS: 236 ANDOVER WAY NASHVILLE, TENN. 37221

MAP PARCEL NUMBER
142-16-B-16CO

FOR AND IN CONSIDERATION OF THE SUM OF TEN ($10.00) DOLLARS, cash in hand paid, by the hereinafter named Grantee(s), the receipt of which is hereby acknowledged, **STEPHEN W. WADDILL AND WIFE, JEAN P. WADDILL** (Collectively "Grantor") has bargained and sold, and does hereby bargain, sell and convey unto **RICHARD A. EWING, IV AND WIFE, ALEXANDRA B. EWING** (Collectively "Grantee") the following described real estate located in DAVIDSON County, Tennessee, more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 16 ON THE PLAN OF ARLINGTON GREEN, PHASE I, OF RECORD IN BOOK 6900, PAGE 399, AS AMENDED IN BOOK 7517, PAGE 281, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION OF SAID LOT.

THIS BEING THE SAME PROPERTY CONVEYED TO STEPHEN W. WADDILL AND WIFE, JEAN P. WADDILL BY WARRANTY DEED OF GEORGE C. KING AND WIFE, ALLYSON P. KING DATED SEPT. 9, 1994 AND RECORDED SEPT. 15, 1994 IN BOOK 9465, PAGE 710, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This property is known as 237 ANDOVER WAY, NASHVILLE, TN 37221

This property is subject to all encumbrances, easements, restrictive covenants of record in Book 8120, Page 402, Book 8120, Page 584, Book 8180, Page 230, Book 8181, Page 62; By-laws of record in Book 8120, Page 463 and Book 11232, Page 427, and other matters of public record as may affect the property.

TO HAVE AND TO HOLD The aforesaid tract or parcel of land with appurtenances, estate title and interest thereto belonging to the Grantee, its (their) successors and assigns in fee simple forever.

Grantor does hereby covenant with the Grantee that the Grantor is lawfully possessed of said land in fee simple, the Grantor has good right to sell and convey same; that the same is unencumbered except as noted herein and that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons.

WITNESS the signature of the Grantor this 15th day of October, 2003.

X _____
STEPHEN W. WADDILL (GRANTOR)

X _____
JEAN P. WADDILL (GRANTOR)

STATE OF TENNESSEE)
) SS
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **STEPHEN W. WADDILL AND WIFE, JEAN P. WADDILL** with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this the **15th day of October,**

_____
Notary Public

My Commission Expires: _____