PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

WARRANTY DEED

THIS INDENTURE is made and entered into this **21st** day of **November, 2003, by and between CHRIS COLLINS and PAIGE M. COLLINS, HUSBAND AND WIFE, hereinafter called Grantors, and SUSAN HUTCHINSON and RICHARD BROWN, WIFE AND HUSBAND, hereinafter called Grantees.**

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, CHRIS COLLINS and PAIGE M. COLLINS, HUSBAND AND WIFE, Grantors, do hereby bargain, sell, transfer and convey unto SUSAN HUTCHINSON and RICHARD BROWN, WIFE AND HUSBAND, hereinafter referred to as Grantees, their successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantors in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 2137 RIVERWAY DRIVE, OLD HICKORY, TN 37138.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantee, their successors, heirs and assigns forever. The Grantors covenant and agree with the said Grantees that Grantors are lawfully seized and possessed of the said real estate and that Grantors have a good and lawful right to sell the same. The Grantors further covenant that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantors further covenant and bind themselves and their successors and assigns, to warrant and forever defend the title to said Grantees, their successors, heirs and assigns, against the lawful claims of all person whomsoever.

WITNESS the hands and seals of Grantors on the day and year first above written.

CHRIS COLLINS

PAIGE M. COLLINS

Davidson County DEEDWARR
Recvd: 12/04/03 08:17 3pgs
Fees:18.00 Taxes:475.45

20031204-0174207

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF SUMNER)

Personally appeared before me, a Notary Public of said County and State, CHRIS COLLINS and PAIGE M. COLLINS, HUSBAND AND WIFE, the within named bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this **21st** day of November, 2003.

Notary Public

My Commission Expires: 5/30/2004

DAVIDSON COUNTY, TENNESSEE NOTARY PUBLIC AT LARGE

Name and Address of Property Owner:

SUSAN HUTCHINSON and RICHARD BROWN, WIFE AND HUSBAND

2137 RIVERWAY DRIVE
OLD HICKORY, TN 37138

Property Address:

2137 RIVERWAY DRIVE
OLD HICKORY, TN 37138

Person Responsible for Taxes:

Map & Parcel #: MAP 53-6-A, PARCEL 170CO

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF SUMNER

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$128,500.00** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, a Notary Public, this **21st** day of **November, 2003.**

Notary Public

My Commission Expires: 10/25/07

LORI BUIE NOTARY PUBLIC AT LARGE SUMNER COUNTY, TENNESSEE MY COMMISSION EXPIRES OCTOBER 25, 2007

RETURN TO:

COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

EXHIBIT 'A'

Land in Davidson County, Tennessee being Lot No. 170 on thhe Plan of Waterford, of record in Book 7900, pages 412 and 413, Register's Office for said County, to which plan and record thereof are incorporated herein and made a part hereof by reference.

BEING the same property conveyed to CHRIS COLLINS and PAIGE M. COLLINS, HUSBAND AND WIFE, by Warranty Deed from CHERYL L. HARRINGTON, UNMARRIED,
of record in BOOK 10431, PAGE 418, Register's Office for DAVIDSON County, Tennessee.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2004 and subsequent years not yet due and payable (MAP 53-6-A, PARCEL 170CO).

2. All matters as set forth on the Plan of record in Plat Book 7900, page 412 and 413, said Register's Office, including any and all setback lines, easements, notes, restrictions, etc., as may be shown thereon.

3. Declaration of Covenants, Conditions and Restrictions, of record in Book 8694 , Page 216, Register's Office for DAVIDSON County, Tennessee.

4. Restated Declaration of Covenants, Conditions and Restrictions, of record in Book 8699, Page 462, Register's Office for DAVIDSON County, Tennessee.

5. First Amendment to Covenants, Conditions and Restrictions, of record in Book 9530, Page 185, Register's Office for DAVIDSON County, Tennessee.

6. Articles of Incorporation for Waterford Communit Association, Inc., of record in Book 8711, page 701, said Register's Office.

7. By-laws of Waterford Community Association, Inc., of record in Book 8715, page 583, said Register's Office.