(1)

File [redacted]70163

407.00
1.30

Davidson County DEEDWARR
Recvd: 01/02/04 10:43 2pgs
Fees:13.00 Taxes:407.00

20040102-0000315

JUDITH C. JACOBS NOTARY PUBLIC AT LARGE RUTHERFORD CO., TENNESSEE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 110,000.00.

Sarah A. Covington
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd day of December, 2003.

Judith C. Jacobs
Notary Public

MY COMMISSION EXPIRES: 9/20/04

(AFFIX SEAL)

**THIS INSTRUMENT WAS PREPARED BY**
David W. Kious, Attorney, 2637 Murfreesboro Pike, Nashville, TN 37217

**WARRANTY DEED**

| ADDRESS NEW OWNER(S) AS FOLLOWS: | SEND TAX BILLS TO: | MAP-PARCEL NUMBERS |
|---|---|---|
| Sarah A. Covington | First Franklin Financial Corp. | Map: 150-9-A-29 |
| (NAME) | (NAME) | |
| 3317 Calais Circle | 112 Town Park Dr. Ste G-150 | |
| (ADDRESS) | (ADDRESS) | |
| Antioch TN 37013 | Kennesaw, GA 30144 | |
| (CITY) (STATE) (ZIP) | (CITY) (STATE) (ZIP) | |

FOR AND IN CONSIDERATION of the sum of TEN dollars, cash in hand paid by the hereinafter named GRANTEE, and other good and valuable considerations, the receipt of which is hereby acknowledged, **MILDRED L. HOLMES, MARRIED,** hereinafter called the GRANTOR, has bargained and sold, and by these presents does transfer and convey unto **SARAH A. COVINGTON,** an unmarried person, hereinafter called the GRANTEE, her 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 all of Lot No. 183, on the Plan of Forest View Park, Section VII, as shown by plat appearing of record in Plat Book 6900, Page 162, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Mildred L. Holmes, married, by Warranty Deed dated January 5, 1990 of record in Book 8023, Page 486, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following:
Declaration of Covenants, Conditions and Restrictions of record in Book 7079, Page 472, amended in Book 7235, Page 411; By-Laws of record in Book 7079, Page 492; Quitclaim Deed to Homeowners' Association for Open Space in Book 8083, Page 807; Grant of Transmission Line Easement of record in Instrument No. 20020911-0110966, any and all matters shown on plat of record in Plat Book 6900, Page 162; and any and all matters of record; all in the Register's Office for Davidson County, Tennessee.

John C. Holmes, Jr., spouse of Mildred L. Holmes, hereby joins in this conveyance and conveys any and all interest that he/she may have in said property, including but not limited to the marital interest, to the Grantee.

Unimproved ( )
This is improved ( X ) property, known as 3317 Calais Circle, Antioch, TN 37013
(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 GRANTEE, her heirs and assigns forever; and Grantor covenants with the said GRANTEE that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, unless otherwise herein set out; and except for the current year property taxes which are being prorated between the parties and Grantee agreeing to pay said tax when due; and Grantor further covenants and binds herself, her heirs and assigns, to warrant and forever defend the title to the said land to the said GRANTEE, her 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 23rd day of December, 2003.

Mildred L. Holmes
Mildred L. Holmes

John C. Holmes, Jr.
John C. Holmes, Jr.

STATE OF Tennessee

COUNTY OF Davidson

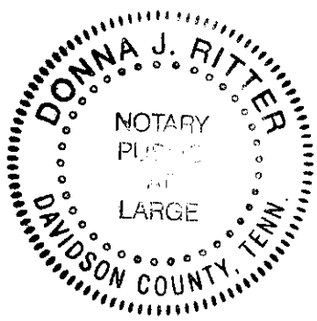
Before me, the undersigned Notary Public, personally appeared Mildred L. Holmes and husband, John C. Holmes, Jr., who are known to me or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this 23rd day of December, 2003.

Notary Public

My Commission Expires: My Commission Expires NOV. 26, 2005

(SEAL)




Mail After Recording To:

Southern Title Services, LLC
2637 Murfreesboro Pike
Nashville, TN 37217