Davidson County DEEDWARR
Recvd: 03/10/04 10:42 2pgs
Fees:13.00 Taxes:340.40

20040310-0027440

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $92,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2nd DAY OF March, 2004.

NOTARY PUBLIC:
MY COMMISSION EXPIRES: 3-31-07
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
STATE TITLE, INC., 4334 Lebanon Road, Hermitage, TN 37076

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
William & Esther Knight 224 Cherry Street Madison, TN 37115	Equifirst Corporation 500 Forest Point Circle Charlotte, NC 28273	Map 43.13 Parcel 268.00

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,

Kathleen Neal, married and Valorie White, married

Hereinafter called the grantors, have bargained and sold and by these presents do transfer and convey unto

William Clinton Knight and wife, Esther Eleane Knight

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:

DESCRIBED PROPERTY LOCATED IN DAVIDSON COUNTY, TENNESSEE, TO WIT:

LOT NUMBER 32, OF BLOCK C ON THE MAP OF CRITTENDEN ESTATES, AS OF RECORD IN BOOK 974, PAGE 69, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO MARIE ROBERTS, UNMARRIED, BY DEED TO JASON L. MCCLURE AND WIFE, SHERRI S. MCCLURE, DATED JULY 3, 1996, OF RECORD IN BOOK 10113, PAGE 106, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. PROPERTY THEN CONVEYED BY SUBSTITUTION OF TRUSTEE DEED TO JOE M. KIRSCH OR DENISE GRIFFIN, DATED JUNE 26, 2002, OF RECORD IN INSTRUMENT NUMBER 20020701-0079043, SAID REGISTER'S OFFICE. PROPERTY THEN CONVEYED TO SECRETARY OF HOUSING AND URBAN DEVELOPMENT, WASHINGTON, D.C. BY SUBSTITUTE TRUSTEE'S DEED FROM DENISE GRIFFIN AS SUBSTITUTE TRUSTEE, DATED AUGUST 2, 2002, AND OF RECORD IN INSTRUMENT NUMBER 20021107-0137303, SAID REGISTER'S OFFICE. PROPERTY THEN CONVEYED TO KATHLEEN NEAL AND VALORIE WHITE BY DEED FROM MEL MARTINEZ, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OF WASHINGTON, D.C., DATED AUGUST 7, 2003, AND OF RECORD IN INSTRUMENT NUMBER 20030811-0114080, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This conveyance is made subject to the following:

1) 2004 taxes and subsequent years.
2) Property is subject to all matters affecting said premises as contained in Plat Book 974, Page 69, Register's Office for Davidson County, Tennessee.
3) Property is subject to Restrictive Covenants contained in Book 974, Page 69, Register's Office for Davidson County, Tennessee.
4) Any and all restrictions, conditions, and easements of record.

THIS PROPERTY IS NOT NOR HAS EVER BEEN THE PRINCIPAL RESIDENCE OF THE GRANTORS.

This is improved property known as: 224 Cherry Street, Madison, TN 37115
(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 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 hand(s) this 2nd day of March, 2004.

Kathleen Neal
Kathleen Neal

Valorie White
Valorie White

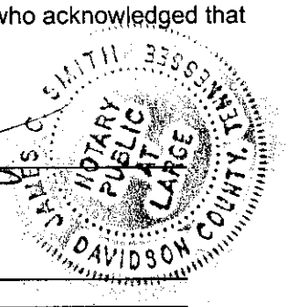
STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, Kathleen Neal, married and Valorie White, married, with whom I am personally acquainted, (or who 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 2nd day of March, 2004.

NOTARY PUBLIC

My Commission Expires: 3-31-07



PLEASE RETURN TO:
STATE TITLE, INC.
4334 Lebanon Road
Hermitage, TN 37076