FILE BOX 45

Prepared by:
Realty Title & Escrow Company, Inc.
206A Cool Springs Blvd., Suite 107
Franklin, TN 37067

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $129,900.00

Affiant

Subscribed and sworn to before me, this 30th day of March, 2004.

Notary Public
My commission expires: 1/29/05

Address of New Owner:	Send Tax Bills to:	Tax Information
Nicole M. Howard	Bank of The South	172-08-0-A-103.00
1449 Hunters Branch Road	551 N. Mt. Juliet Rd.	
Antioch TN 37013	Mt. Juliet, TN 37122	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Kevin D. Bivings, unmarried, and Calvin Bivings and wife, Carol Bivings,** hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to **Nicole M. Howard,** hereinafter called the Grantee, her successors 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 Lot No. 103 on the plan of Section Two-A, Hunters Branch, of record in Book 6250, Page 819, amended in Book 6815, Page 77, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Kevin D. Bivings, and Calvin Bivings and wife, Carole Bivings, by deed from Elaine P. Kolaks and husband, Edmond D. Kolaks, of record in Book 10589, Page 159, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1449 Hunters Branch Road, Antioch, TN 37013.

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, successors and assigns, forever. Grantors covenant with Grantee that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, 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.

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.

Davidson County DEEDWARR
Recvd: 03/31/04 12:52 2pgs
Fees:13.00 Taxes:480.63
20040331-0036226

WITNESS my hand this 30th day of March, 2004.

Kevin D. Bivings

Calvin Bivings

Carol Bivings

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **Kevin D. Bivings, Calvin Bivings and Carol Bivings**, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Franklin, TN, this 30th day of March, 2004.

Notary Public- Catherine R. Vass

My Commission expires: 5/30/04

CATHERINE R. VASS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
MY COMMISSION EXPIRES
May 30, 2004