REALTY TITLE 06
Box 48A

Prepared by:
Realty Title & Escrow Company, Inc.
808 N. Mt. Juliet Road
Mt. Juliet, TN 37122

Please Return To:
Realty Title & Escrow Company, Inc.
808 North Mt. Juliet Road
Mt Juliet, TN 37122

STATE OF TENNESSEE
COUNTY OF WILSON
The actual consideration or value, whichever is greater, for this transfer is $104,410.00

Kei Stanley
Affiant

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

Marie S. Young
Notary Public
My commission expires: ~~11/27/06~~ 2-24-07

Address of New Owner:	**Send Tax Bills to:**	**Tax Information**
Sheila Collins	Michigan Fidelity Acceptance Corp.	075-10-0
8322 Luree Lane	25800 Northwest Hwy #875	100.00
Hermitage TN 37076	Springfield, MI 48075	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Eric Kilby, now married, hereinafter referred to as Grantor, has bargained and sold, and do hereby transfer and convey to Sheila Collins, hereinafter called the Grantee, his 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. 45 on the Plan of Hermitage Estates, of record in Plat Book 3300, Page 71, Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete description of said lot.

Being the same property conveyed to Eric Kilby by deed from Harold Keith Hudgins and wife, Amanda Michelle Hudgins dated 03/30/01, of record in Instrument No. 20010419-0038943, Register's Office for Davidson County, Tennessee.

The subject property is neither the principal residence of Grantor nor his spouse or any dependent.

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 8322 Luree Lane, Hermitage, TN 37076

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, successors and assigns, forever. Grantors covenant with Grantees 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 Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

Davidson County DEEDWARR
Recvd: 05/04/04 10:27 2pgs
Fees:13.00 Taxes:386.32

20040504-0050439

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 my hand this 30 day of April, 2004.

Eric Kilby

STATE OF TENNESSEE
COUNTY OF WILSON

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

Witness my hand in Mt. Juliet, TN, this 30 day of April, 2004.

Notary Public

MARIAN S. YOUNG
NOTARY PUBLIC AT LARGE
WILSON CO.

My Commission expires ~~11/27/06~~ 2-04-07