Davidson County DEEDWARR
Recvd: 05/05/04 13:50 2pgs
Fees:13.00 Taxes:525.40

20040505-0051452

STATE OF TENNESSEE)
COUNTY OF MAURY)

The actual consideration or value for this Transaction is $142,000.00

Janice Banks
Affiant

Sworn to and subscribed before me this 30th day of April, 2004

NOTARY PUBLIC

My Commission expires April 18, 2006

THIS INSTRUMENT WAS PREPARED BY:

Jay B. Jackson, UAW-Legal Services Office, P.O. Box 1797, Spring Hill, TN 37174

ADRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP AND PARCEL NO.:
Osamwonyi Onghinor **709 Kaeden Pointe Court** **Antioch, TN 37013**	**Same as new Owner**	**150-9-B-5.00**

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, **JANICE E. BANKS**, a single woman, hereinafter called the Grantor, has bargained and sold, and by these presents do transfer and conveys unto **Osamwonyi Onghinor and wife, Queen Onghinor**, hereinafter called the Grantees, their heirs, successors, and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

> Being Lot No. 5 on the Plan of the First Revision of Forest Pointe, Phase I of record in Plat Book 9700, Page 92, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.
>
> Being the same property conveyed Janice Banks by Quitclaim Deed dated June 21, 2002 from Eric Thomas Banks of record in Instrument No. 20020712-0083937 Register's Office for Davidson County, Tennessee and the same property conveyed originally to Janice Banks by Fox Ridge Homes, Inc. by deed of record in Book 10248, Page 824 recorded of record in the Davidson County Register of Deeds Office.

This conveyance is made subject to:
1. 2004 taxes and assessments and subsequent years, a lien not yet due and payable. These will be prorated at closing and Grantees will assume liability thereafter.
2. Subject to all matters appearing on the Plan of record in Book 9700, Page 92, said Register's Office for Davidson County, Tennessee.
3. By-Laws of record in Book 9889, page 580, said Register's Office.
4. Articles of Incorporation of record in book 8069, page 162, said Register's Office for Davidson County, Tennessee.
5. All Easements, restrictions, encumbrances and matters of record in the Register's Office for Davidson County, Tennessee.
6. Declaration of Covenants, Conditions, and Restrictions, of record in Book 9889, Page 559, said Register's Office for Davidson County, Tennessee.
7. The conveyance is subject to all zoning regulations, building restrictions, set back lines, easements and rights of way for public utilities.
8. Easement to Tennessee Power Co. of record in Book 437, Page 21, Recorded in the Davidson County Register of Deeds Office.

9. Easement to Gulf Interstate Gas Company of record in Book 2244, Page 13 Recorded of record in Register's Office for Davidson County, Tennessee.
10. Survey dated October 28, 1996 by Charles Clinard indicates that the concrete A/C pad encroaches over the 5 foot minimum building setback line.

This is improved property known as **709 Kaeden Point Court, 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 said Grantees, their heirs and assigns, forever; and Grantor does covenant with said Grantees that Grantor is lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantor does further covenant and bind herself, her heirs 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.

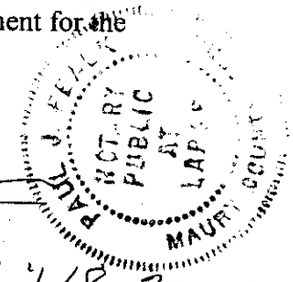
WITNESS my hand this 30th day of April, 2004.

Janice E. Banks
JANICE E. BANKS

STATE OF TENNESSEE)
COUNTY OF MAURY)

Personally appeared before me, PAUL J. FEALK, the undersigned Notary Public in and for said County and State, the within named grantor(s), **Janice E. Banks** with whom I am personally acquainted (or proved to be on the basis of satisfactory evidence), and who acknowledged executing the within instrument for the purpose therein contained.

Witness my hand and official seal, this 30th day of April, 2004.



Paul J. Fealk
Notary Public

My commission expires : April 18, 2006