WARRANTY DEED

CHARLES A. SULLIVANT, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 202,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 24th DAY OF January, 2005

Notary Public

MY COMMISSION EXPIRES: 9-22-07
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Key Title & Escrow Services, 213 Ward Circle, Suite 200, Brentwood, Tn 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James W. Overton (NAME)	Decision One Mortgage (NAME)	151-09-0-A-159.00
109 Cambridge Close (ADDRESS)	6060 J. A. Jones Dr. #1000 (ADDRESS)	CO
Antioch, Tn 37013 (CITY) (STATE) (ZIP)	Charlotte, NC 28287 (CITY) (STATE) (ZIP)	02D 78623

FOR AND 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, Margaret F. Sanders, a single person

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James W.* Overton, unmarried

*Winford

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:

LAND in Davidson County, Tennessee, being Lot No. 159 on the Plan of Phase II, Section I, Long Hunter Chase of record in Plat Book 7900, Page(s) 763 and 764, amended by Surveyor's Certificated of Correction in Book 9473, Page 43, Register's Office for said County.

SAID Lot No. 159 fronts 35.00 feet on the southerly margin of Cambridge Close and extends back 148.80 feet on the easterly line(s) and 125.55 feet on the westerly line to a broken line in the rear, measuring 130.27 feet thereon.

Being the same property conveyed to Margaret F. Sanders by deed dated 12/17/99 and recorded on 8/30/00 from Steven C. Crabtree and spouse, Deborah L. Crabtree of record in Instrument No. 200008300085640, Register's Office for Davidson County, Tennessee.

This conveyance is subject to taxes for the year 2005, and subsequent years, and to any and all restrictions and easements which may affect the property and are currently of record.

Davidson County DEEDWARR
Recvd: 01/27/05 10:40 2 pgs
Fees:13.00 Taxes:747.40

20050127-0010078

unimproved ( )
This is improved (X) property, known as 109 Cambridge Close, 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 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 my hand this 24th day of January, 2005

Margaret F. Sanders

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Margaret F. Sanders, a single person

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 24th day of January 2005.

Commission expires 9-22-07

Notary Public

STATE OF TENNESSEE

COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted, and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____, _____.

My commission expires _____

Notary Public

CHARLES A. SULLIVANT III NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires