Please Return To
REALTY TITLE & ESCROW
4721 ANDREW JACKSON PKWY
HERMITAGE, TN 37076

REALTY TITLE
Box 48A

Prepared by:
Realty Title & Escrow Company, Inc.
4721 Andrew Jackson Pkwy.
Hermitage, TN 37076

STATE OF TENNESSEE
COUNTY OF DAVIDSON
The actual consideration or value, whichever is greater, for this transfer is $101,950.00

Affiant

ROBBIN TEASLEY
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILSON

Subscribed and sworn to before me, this 31st day of March, 2005.

Notary Public
My commission expires: 11/27/06

15-0503-150193

Address of New Owner:	**Send Tax Bills to:**	**Tax Information**
Steven M. Rust	Accredited Home Lenders	074-04-0
8139 Bonnafair Drive	P.O. Box 10436	097.00
Hermitage TN 37076	Van Nuys, CA 91410-0436	

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, **Joey McCarter, unmarried,** hereinafter referred to as Grantor, has bargained and sold, and do hereby transfer and convey to **Steven M. Rust, unmarried and Debra J, McCoskey, unmarried** hereinafter called the Grantees, their 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. 38 on the Plan of Section Twelve, Hermitage Hills, of record in Plat Book 4675, Page 125, 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 Joey McCarter, unmarried by deed from Rhonda Ann Russell, dated 03-31-2003, of record in Instrument No. 20030402-0043175, 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 8139 Bonnafair Drive, 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: 04/04/05 10:00 2 pgs
Fees:13.00 Taxes:377.22
20050404-0036033

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 31 day of March, 2005.

Joey McCarter

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Joey McCarter, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Hermitage, TN, this 31ST day of March, 2005.

Robbin Teasley
State of Tennessee at Large

My Commission expires 11/27/06

