This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

Davidson County DEEDWARR
Recvd: 04/06/05 10:55 3 pgs
Fees:18.00 Taxes:277.13
20050406-0037767

ADDRESS NEW OWNER:
Charles Victory et ux
103 Ensley Avenue
Old Hickory, Tennessee 37138

SEND TAX BILL TO:
Owner

MORTGAGEE:
Decision One Mtg Co
1100 JA Jones Dr Ste 100
Charlotte NC 28287-3245

MAP **044-05-0**
GROUP
PARCEL **127.00**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Susan York, unmarried** hereinafter called the Grantor, has bargained and sold, and by these presents, does transfer and convey unto **Charles Victory and wife, Valerie Victory**, hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Lot No. 83, Rayon City Development Company Subdivision, as shown on plat of record in Plat Book 843, page 13, in the Register's Office of Davidson County.

Being the same property conveyed to Susan York, unmarried by deed from Citifinancial Mortgage Company, Inc. dated April 30, 2004, of record in Instrument No. 20040512-0054480, Register's Office for Davidson County, Tennessee.

This is improved property known as 103 Ensley Avenue, Old Hickory, Tennessee 37138.

Taxes for the current year have been settled between the parties. This conveyance is made subject all planning, zoning, and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2005, a lien not yet due and payable. Map 044-05-0, Parcel 127.00. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2005 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to all applicable zoning and planning restrictions, and all health department rules and regulations that may affect the premises.

3. Subject to an easement for sanitary sewer/storm drainage, in favor of Metro Government, set forth in an instrument of record in Deed Book 9343, page 171, said Register's Office, to which instrument reference is here made for the exact terms and details thereof.

4. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 843, page 13, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate; all setback lines and easements as depicted on said plat and health department rules and regulations. Reference is here made to said Plat for a complete depiction of all matters thereupon.

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,

Grantor does covenants with the said Grantees that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and,

Grantor does further covenant and bind herself, her 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.

WITNESS my hand this the 4th day of April, 2005.

Susan York

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Susan York, unmarried**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 4th day of April, 2005.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 11/23/2008

PATRICIA M. GWIN
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $74,900.00.

Wendy L. Gales
AFFIANT

Subscribed and sworn to before me on this 4th day of April, 2005.

Patricia M. Gwin
Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 11/23/2008

PATRICIA M. GWIN
STATE OF TENNESSEE NOTARY PUBLIC
WILSON COUNTY