PREPARED BY (AND RETURN TO):

BOX 13
#_10343___

WILKINS & IVEY
Attorneys At Law

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Nashville, TN 37205
Ph. (615) 298-3312 - Fax. 292-8746
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W & I Ref: Title No: 46613

Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 09/09/05 14:38 3 pgs
Fees:18.00 Taxes:592.00
20050909-0108799

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Aleida Nieto 129 Colemont Drive Antioch, Tennessee 37015	People's Home Equity, Inc. 12 Music Circle South Nashville, TN 37203

TAX MAP-PARCEL NUMBERS: 148-14-272

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$160,000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Michael Stephens and spouse, Kathleen Stephens, hereinafter called the **Grantor,** has bargained and sold, and by these presents does hereby transfer and convey unto Aleida Nieto (MARRIED) hereinafter called the **Grantee,** Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 10 on the Plan of Colewood Acres, Section V, of record in Book 5200, Page 303, Register's Office for Davidson County, Tennessee, as follows:

SAID Lot No. 10 fronts 72.41 feet on the southeasterly margin of Colemont Drive and extends back 113.00 feet on the northeasterly line and 123.4 feet on the southwesterly line, to a line on the rear, which is a broken line, on which it measures 103.7 feet.

BEING the same property conveyed to Michael Stephens and Kathleen Stephens by deed from Henry G. Cisneros, Secretary of Housing and Urban Development of Washington, DC of record in Book 9388, Page 974, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2005, and subsequent years; The Plan, with Owner's Certificate, of record in Book 5200 Page 303, said Register's Office, which Plan shows a 20 foot minimum building setback line from Colemont Drive and a 10 foot easement for public utility purposes along the rear line(s).of said lot. A 2.5 x 25 foot utility anchor easement located on the southwesterly front corner of said lot.

This instrument is executed on behalf of Kathleen Stephens by Michael Stephens as Attorney in Fact pursuant to a Power of Attorney being recorded simultaneously herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A' to this instrument and incorporated herein by reference.

This is improved property, known as: 129 Colemont Drive, Antioch, Tennessee 37015

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 31st day of August, 2005.

Michael Stephens
Michael Stephens

Kathleen Stephens by Michael Stephens, atty-in-Fact
Kathleen Stephens By:Michael Stephens, Atty-in-Fact

State of TENNESSEE

County of DAVIDSON

On this 31st day of August, 2005, before me the undersigned authority, personally appeared **Michael Stephens**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: CHRISTY W. IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires JULY 21, 2007

Notary

State of TENNESSEE

County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $160,000.00

Heidi S. Clayton
Affiant

Sworn and subscribed before me this 31st day of August, 2005

My Commission Expires: 5/25/06 VICTOR HAZELWOOD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAY 25, 2006

Notary Public

State of Tennessee
County of Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, **Michael Stephens** with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **Kathleen Stephens**, as Attorney-in-Fact, as the free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this 31st day of August, 2005

My Commission Expires: CHRISTY W. IVEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires JULY 21, 2007

Notary Public

EXHIBIT "A"
To
Warranty Deed

FROM: Michael Stephens and Kathleen Stephens

TO: Aleida Nieto

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1 That the document to which this affidavit is exhibited is executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2 That this execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3 Pursuant to the provisions of *Tennessee Code Annotated,* Section 34-6-105(c), of the Uniform Durable Power of Attorney Act, the undersigned Affiant certifies that at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

Michael Stephens, Affiant

Sworn to and subscribed before me this

31st day of August, 2005

Notary Public

My Commission Expires:

CHRISTY W. IVEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires JULY 21, 2007