THIS INSTRUMENT PREPARED BY: Jeffrey Mobley GULLETT, SANFORD, ROBINSON & MARTIN, PLLC Third Floor 230 Fourth Avenue, North P. O. Box 198888 Nashville, Tennessee 37219-8888 (615) 244-4994	This transfer is exempt from real estate transfer tax pursuant to T.C.A. §67-4-409(a)(3)(A).

Address new owner as follows:

Helen S. Waters
105 Brighton Close
Nashville, TN 37205

Send Tax Bills to:

Same

Map-Parcel Numbers:

Part of Map 104-13
Parcel 265

FILED FOR RECORD
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TAIL ENV.
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WARRANTY DEED

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Herbert L. Waters, hereinafter called the Grantor, for the purpose of terminating a tenancy by the entirety between the Grantor and the Grantor's spouse, Helen S. Waters, pursuant to T.C.A. §66-1-110, and thereby vesting fee simple title in the subject property in the Grantor's spouse, Helen S. Waters, has bargained and sold, and by these presents does transfer and convey unto Helen S. Waters, hereinafter called the Grantee, and the Grantee's heirs and assigns, all of the Grantor's right, title and interest in and to a certain tract or parcel of land in Davidson

County, State of Tennessee, being more particularly described on Exhibit A attached hereto and incorporated herein by reference.

A new legal description was not prepared for this transaction. The legal description is the same as the previous instrument of record.

This conveyance is subject to the following:

1. 1999 State and County taxes, a lien not yet due and payable, which have been assumed by the Grantee.

2. Any matters of record.

TO HAVE AND TO HOLD said tenancy-by-the-entirety interest herein conveyed, with the appurtenances, estate, title and interest thereto belonging, to the said Grantee, the Grantee's heirs and assigns, forever; and the Grantor does covenant with the said Grantee that the Grantor is lawfully seized and possessed of said tenancy-by-the-entirety interest in said land, has a good right to convey it, and the same is unencumbered, except for the rights of the Grantee and unless otherwise herein set out; and the Grantor does further covenant and bind the Grantor, the Grantor's heirs, assigns and representatives, to warrant and forever defend the title to the said interest to the said Grantee, the Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 12 day of July, 1999.

Herbert L. Waters

Herbert L. Waters

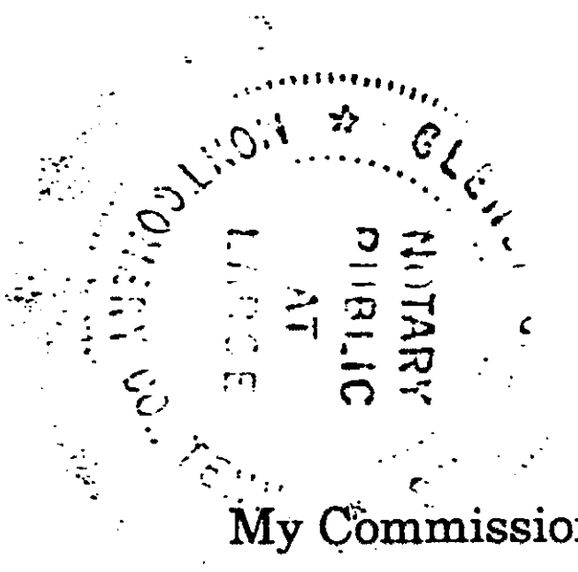
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STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Herbert L. Waters, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

WITNESS my hand, at office, this 12th day of July, 1999.

Glenda S. Burns
Notary Public



My Commission Expires: 5-14-2002

EXHIBIT A

BOOK 11571 PAGE 445

Legal Description

Land in Davidson County, Tennessee being Unit No. 105 Phase I-A on the plan of Phase I-A Brighton Close of record as Exhibit "B" to the Declaration of Protective Covenants, Conditions and Restrictions, of record in Book 7522, page 108 as amended in Book 7557, page 621, and as further amended by the plan of A Planned Unit Development, Brighton Close, Phase I-A, I-B, I-C and Phase II, of record in Book 6900, page 869, Register's Office for said County, all of which are incorporated herein and made a part hereof by reference.

Being the same property conveyed to Herbert L. Waters and wife, Helen S. Waters, by deed from G&W Partners, a Tennessee general partnership composed of George Gianikas, Steve R. Wherry and Albert J. Dale, Jr., of record in Book 7871, page 349, Register's Office for Davidson County, Tennessee.

This is improved property known as 105 Brighton Close, Nashville, Tennessee 37205.

TAX 074.4 0101 03CHECK 10.00