THIS INSTRUMENT PREPARED BY:
STEWART & BLACK, ATTORNEYS
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

THIS TRANSFER IS EXEMPT FROM REAL ESTATE TRANSFER TAX
PURSUANT TO T.C.A. 67-4-409(a)(3)(F)

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NOS.
LEE F. KRAMER, M.D. AND HACEL CHRISTINE KRAMER, TRUSTEES 321 Shepherd Hills Drive Madison, TN 37115	SAME	MAP 034-07, PARCEL 21

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and no/100 ($10.00) Dollars, cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, LEE F. KRAMER, M.D. AND WIFE, HAZEL CHRISTINE KRAMER, hereinafter called GRANTORS, for the purpose of transferring the GRANTORS' entire ownership interest in the subject real property to a revocable inter-vivos (living) trust established by the GRANTORS, have bargained and sold, and by these presents does transfer and convey unto LEE F. KRAMER, M.D. AND HAZEL CHRISTINE KRAMER, TRUSTEES OF THE JOINT REVOCABLE LIVING TRUST, dated August 24, 1999, as amended from time to time, and to their successors in trust, hereinafter called the GRANTEES, and the GRANTEES' successors, heirs and assigns, all of the GRANTORS' 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.

The herein conveyance is subject to the following:

1. 1999 State and County real property taxes, a lien not yet due and payable, which have been assumed by the GRANTEES.
2. Any and all other matters of record.

TO HAVE AND TO HOLD the said real property herein conveyed, with the appurtenances, estate, title and interest thereto belonging, to the said GRANTEES, the GRANTEES' successors, heirs and assigns, forever; and the GRANTORS do covenant with the said GRANTEES that the GRANTORS are lawfully seized and possessed of said real property, have a good right to convey it, and the same is unencumbered, unless

otherwise herein set out; and the GRANTORS do further covenant and bind the GRANTORS, the GRANTORS' heirs, assigns and representatives, to warrant and forever defend the title to the said real property to the said GRANTEES, the GRANTEES' successors, heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS our hands and seals on this the 24th day of August, 1999.

LEE F. KRAMER, M.D.

HAZEL CHRISTINE KRAMER

STATE OF TENNESSEE :

COUNTY OF DAVIDSON :

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, LEE F. KRAMER, M.D. AND WIFE, HAZEL CHRISTINE KRAMER, the within named bargainors with whom I am personally acquainted (or who proved TO ME upon satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at MADISON, Tennessee, on this the 24th day of August,1999.

Notary Public

THOMAS M. BACK NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My commission expires: 7/26/03

EXHIBIT 'A'

Land in the 10th Civil District of Davidson County, Tennessee, described according to a copy of a survey dated June 23, 1958, by Cantrell, Connell & Morrison, Engineers, as follows:

Beginning at a concrete monument in the northeasterly margin of Shepherd Hills Drive, at the most southerly corner of Lot No. 55 on Shepherd Hills, Section II, not of record; thence with the line between this lot and Lot No. 55 northeasterly 300 feet to a point; thence south 43° 02' east 193.5 feet to a point; said point being the northeasterly corner of a lot that was conveyed to Hand; thence along Hand's northerly line southwesterly 260 feet, more or less, to the northeasterly margin of Shepherd Hills Drive; thence with the margin of said Drive north 56° 05' west 133.3 feet to the point of beginning.

Being the same property conveyed to Hazel C. Kramer by deed from Annie Marie Parker, of record in Book 3612, Page 82, Register's Office for said County.

The said Lee K. Kramer, husband of Hazel C. Kramer joins in therein conveyance for the sole purpose of conveying any right, title and interest he may have in and to the property described herein, marital or otherwise.

[illegible] 14.00

06229982

[illegible] REFERENCE

99/05/30 P.M. 1:

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