THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 110,000.00

Claudia J Gray
Affiant

Subscribed and sworn to before me, this 15th day of October 1999

Mitchell A Watts
Notary Public

My Commission Expires: 9-29-2001

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
JAMES E. ANDERSON 939 Russell Street #305 Nashville, Tennessee 37206	BANK OF AMERICA 2059 Northlake Parkway Tucker, Georgia 30084	MAP 82-16 B PARCEL 305

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED TEN THOUSAND AND NO/100---------- (S 110,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee s, the receipt of which is hereby acknowledged, I, JEFFREY L. McKAY, unmarried hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto JAMES E. ANDERSON AND CLAUDIA J. GRAY, BOTH UNMARRIED, as Joint Tenants with Right of Survivorship hereinafter called the Grantee s, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

A certain condominium being Unit #305 in the Plan of Russell Street Commons III of record in Book 6900, page 375, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a more complete description.

BEING the same property conveyed to Jeffrey L. McKay by deed from Heiko Barkowski of record in Book 11372, page 871, Register's Office for Davidson County, Tennessee.

06180050
MAP REFERENCE
FILED
DAVIDSON COUNTY, TN.
REGISTER
99 OCT 19 PM 1:44

This is improved property known as 939 Russell Street #305, Nashville, Tennessee 37206

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 s, their heirs and assigns, forever.

GRANTOR COVENANT s with the said GRANTEE s that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

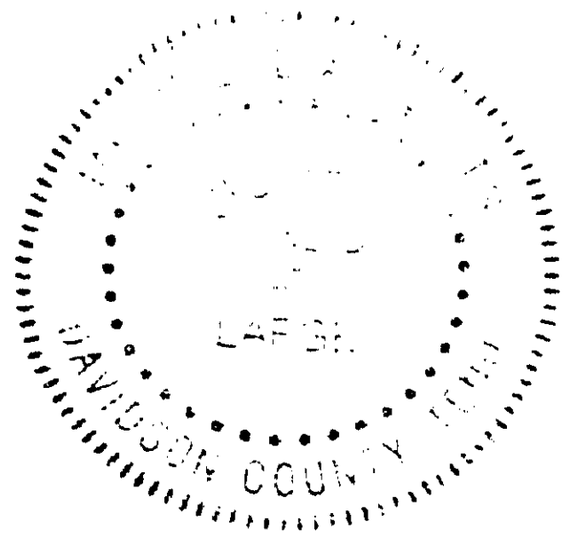
1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Russell Street Commons III of record in Book 6900, page 375, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and binds himself, his heirs and representatives to warrant and forever defend the title to the said GRANTEEs, their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 15th day of October, 19 99.

JEFFREY L. McKAY



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 JEFFREY L. McKAY, unmarried, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 15th day of October, 1999.

My Commission Expires: September 29, 2001

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____oath___ acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____day of _____ , 19 _____.

My Commission Expires: _____

Notary Public

1420 10/19 0101 03CHECK 418.00

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

CO	CONVEYANCE	CC	CERTIFIED COPY	MISC	MISCELLANEOUS
MO	MORTGAGE	REL	RELEASE	CO TX	STATE TAX CONVEY
WD	WARRANTY DEED	UCC	UNIFORM COMMERCIAL CODE	MO TX	STATE TAX MORT
TD	TRUST DEED	CFEE	COMPUTER FEE	PRFEE	PROBATE FEE

BOOK 11708 PAGE 677

064805O

REFERENCE

99 OCT 19 PM 1:44

REGISTER
DAVIDSON COUNTY, TN.

		CAMT	
			110000.00
		CON TX	407.00
		PRFEE	1.00
		WDEED	8.00
		CFEE	2.00
		TOTAL	418.00
		CHECK	418.00
10/19/99	01	13:47 0001	1420

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1529228