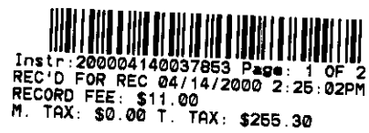
Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #240
Nashville, TN 37215

39-B
File #00-1107

WARRANTY DEED



FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Charles H. Watkins, Jr., hereinafter called the Grantor, has bargained and sold, and by these presents does hereby transfer and convey unto Andrew B. Ross, unmarried, 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:

Building No. 55, Unit No. 293, and Garage No(s).1, on the Plan of "Peppertree", Creekside Meadows Condominiums of record in Book 4675, page 128 through 130, Register's Office for Davidson County, Tennessee ("RODC") together with all fixtures, appliances, wallcoverings, carpets or other improvements therein and the undivided interest in the common elements appurtenant thereto, all being more particularly described in the Master Deed and By-Laws of record in Book 4834, pages 257 through 312, as amended in Book 4894, page 174, Book 5045, page 800, Book 5086, page 80, and Book 5259, page 5, RODC, and the Charter of Creekside Meadows Association, Inc., of record in Book 4836, page 610, RODC, being part of the same property conveyed to the Seller by Deed of record in Book 5052, pages 951 through 954, RODC.

Being the same property conveyed to Charles H. Watkins, Jr. and wife, Johnnie L. Watkins by deed of record in Book 6029, Page 649, Registers office for said County. Johnnie L . Watkins is now deceased.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 810 Bellevue Road, #293, Nashville TN 37221.

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 covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has 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. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS THE EXECUTION HEREOF this 14th day of April, 2000

Charles H. Watkins, Jr.

State of Tennessee)
County of Davidson)

On this 14th day of April, 2000, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Charles H. Watkins, Jr., the bargainor(s), 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.

Notary Public

My Commission Expires: 9-29-2001

State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 69,000.00.

X Andrew B. Ross
Affiant

Sworn and subscribed before me on this the 14th day of April, 2000.

Notary Public

My Commission Expires: 9-29-2001

NEW OWNER:
Andrew B. Ross
810 Bellevue Road, #293
Nashville, TN 37221

RESPONSIBLE FOR TAX PAYMENT:
First Republic Mortgage Corp.
3212 West End Avenue, S-500
Nashville, TN 37203

TAX MAP-PARCEL #:
142-6-B-293CO