PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law
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Nashville, Tennessee 37215-0157
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W & I Ref: (gj) Title No: 41573
Dav. Co. File: Box 8

Instr:200004270041965 Page: 1 OF 4
REC'D FOR REC 04/27/2000 3:52:34PM
RECORD FEE: $19.00
M. TAX: $0.00 T. TAX: $416.25

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Joe F. Culp 5025 Hillsboro Pike #18J Nashville, TN 37215	Heritage Bank 25 Jefferson Street Clarksville, TN 37040

TAX MAP-PARCEL NUMBERS: 131-1-D-155

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 112500.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Nell F. Handly and Opie C. Handly, both unmarried,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Joe F. Culp,** 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:

A Condominium Apartment in Davidson County, Tennessee, being and also known as Unit 155 and No. 18-J, respectively of Georgetown Condominiums, a horizontal property regime pursuant to the Tennessee Horizontal Property Act, as shown on the Master Deed of record in Book 5200, page 4, Register's Office for said County, to which source reference is hereby made for more complete details of description, together with the said Apartment's appurtenant undivided interest in the general and limited common elements of the Condominium.

BEING the same property conveyed to Nell F. Handley and Joseph F. Handly and Opie C. Handly, as joints tenants with the right of survivorship by deed from Jeffrey T. Friar and wife, Kimberly R. Friar of record in Book 6450, page 181, Register's Office for said County. Joseph F. Handly has since died.

Description Reference: Described from information contained in recorded condominium documents.

This conveyance is subject to: Taxes for 2000, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 5200, Page 4, said Register's Office, which Plan reference is hereby made for a more complete description.: The provisions of the condominium Master Deed of record in 5211, page 325, Book 5616, page 133, Book 6079, page 516, said Register's Office, which submits said property to a Horizontal Property Regime pursuant to the provisions of the Tennessee Horizontal Property Act and sets forth restrictions, assessments, liens and other matters

This instrument is executed on behalf of Nell F. Handly by Margaret Fitzgerald and Opie C. Handly by Susan Handly Hammer as Attorney in Fact pursuant to a Power of Attorney being recorded concurrently herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A" and "Exhibit B" to or on this instrument and incorporated herein by reference.

This is improved property, known as: 5025 Hillsboro Pike #18J, Nashville, TN 37215

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 19th day of April, 2000.

Nell F. Handly by Margaret H. Fitzgerald

Nell F. Handly, By: Margaret Fitzgerald, Atty-In-Fact

Opie C. Handly by Susan Handly Hammer

Opie C. Handly, By: Susan Handly Hammer, Atty-In-Fact

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: $ 112500.00

Margaret H. Fitzgerald
Affiant

Sworn and subscribed before me on the 19th day of April, 2000.

Notary Public

My Commission Expires: _____

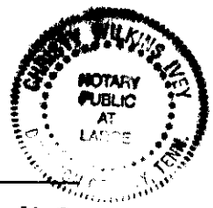
NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires 7/26/2002

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 **Susan Handly Hammer**, 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 **Opie C. Handly,** as Attorney-in-Fact, as a free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this the 19th day of April, 2000.



Notary Public

My Commission Expires:_____

My Commission
Expires 7/26/2003

EXHIBIT "A"
To
WARRANTY DEED

FROM: Nell F. Handly and Opie C. Handly

TO: Joe F. Culp

A F F I D A V I T

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

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

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

3. 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.

Susan Handly Hammer

Susan Handly Hammer, Affiant

Sworn to and subscribed before me this

19th day of April, 2000.

Notary Public

My Commission Expires:_____

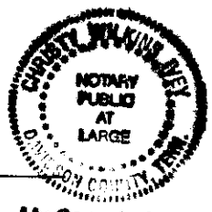


My Commission
Expires 7/26/2003

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 **Margaret Fitzgerald**, 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 **Nell F. Handly,** as Attorney-in-Fact, as a free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this the 19th day of April, 2000.



Notary Public

My Commission Expires:_____

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3. 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.

Margaret Fitzgerald

Margaret Fitzgerald, Affiant

Sworn to and subscribed before me this

19th day of April, 2000.

Notary Public

My Commission Expires:_____



My Commission
Expires 7/26/2000