Bk 2

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 $***150,000.00.

Monica A Holmes
Affiant

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

Subscribed and sworn to before me this 14th day of December, 2000.

Notary Public

My Commission Expires: 9-29-01

Davidson County DEEDWARR
Recvd: 12/19/00 10:21 2pgs
Fees:11.00 Taxes:555.00
20001219-0124245

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP & PARCEL NOS.
JAY C. BALLARD 5202 Idaho Avenue Nashville, Tennessee 37209	North American Mortgage 4301 Hillsboro Road #328 Nashville, TN 37215	MAP 103-3 PARCEL 061.00

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED FIFTY THOUSAND AND 00/100 ($***150,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee the receipt of which is hereby acknowledged, I, MONICA A. HOLMES, unmarried, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto JAY C. BALLARD, unmarried, hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING part of Block No. 20 on the Realty Savings Bank & Trust Company's Revised Plan of West Extension of Charlotte Park Company's First Addition as of record in Book 421, page 18, Register's Office for Davidson County, Tennessee, described as follows:

BEGINNING on the northerly margin of Idaho Avenue at a point 50.0 feet west of the westerly margin of 52nd Avenue, North; thence with the northerly margin of Idaho Avenue, westwardly 55.0 feet; thence northwardly and parallel with the westerly margin of 52nd Avenue, North, 150.0 feet to the southerly margin of an alley; thence with said alley, eastwardly 55.00 feet to a point 50.0 feet west of the westerly margin of 52nd Avenue, North; thence southwardly 150.0 feet to the beginning.

BEING the same property conveyed to Monica A. Holmes and Alwyn H. Culpepper and Margareta M. Culpepper, his wife, by deed from Billy R. Morrison and wife, Charlene J. Morrison, of record in Book 7261, page 363, Register's Office for Davidson County, Tennessee; the said Alwyn H. Culpepper and wife, Margareta Culpepper having since conveyed their interest in subject property to Monica A. Holmes by Quitclaim Deed of record in Book 8756, page 112, said Register's Office.

This is improved property known as 5202 Idaho Avenue, Nashville, Tennessee 37209.

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, his heirs and assigns, forever.

GRANTOR COVENANTS with the said GRANTEE that she 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.

2. Matters, if any, shown on the plan of Realty Savings Bank & Trust Company's Revised Plan of West Extension of Charlotte Park Company's First Addition of record in Book 421, page 18, Register's Office for Davidson County, Tennessee.

GRANTOR FURTHER COVENANTS and binds herself, her heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 11th day of December, 2000.

Monica Holmes

MONICA A. HOLMES

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 MONICA A. HOLMES, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 11th day of December, 2000.

Mitchell A. Watts

Notary Public

My Commission Expires: 9.24.01

MITCHELL A. WATTS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TN