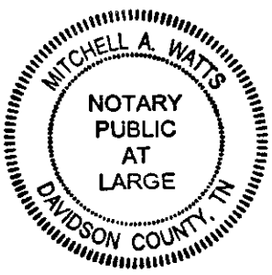
THIS INSTRUMENT PREPARED BY:

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 $ 71,000.00

Cheryl A Thomas
Affiant



Subscribed and sworn to before me, this 23rd day of February, 2001

Mitchell A Watts
Notary Public

My Commission Expires: 9-29-01

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
CHERYL A. THOMAS 1015 Granada Avenue Nashville, Tennessee 37206	BANK OF AMERICA 2059 Northlake Parkway Tucker, Georgia 30084	MAP 83-1 PARCEL 173

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of SEVENTY ONE THOUSAND AND NO/100---------- ($ 71,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, we, JOHN G. SMITH AND WIFE, MELINDA D. SMITH hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto CHERYL A. THOMAS, UNMARRIED hereinafter called the Grantee___, her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING part of Lot No. 22 on the Plan of W. H. Hyronemus' Addition to Nashville as of record in Book 161, page 174, Register's Office for Davidson County, Tennessee.

SAID part of Lot No. 22 fronts 50.0 feet on the northerly side of Granada or Grand Avenue, formerly Bailey Avenue, and runs back between parallel line, 168.0 feet to an alley.

BEING the same property conveyed to John G. Smith and wife, Melinda D. Smith, by deed from Franklin e. Davenport of record as Instrument No. 200007100068207, Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 02/26/01 09:12 2pgs
Fees:11.00 Taxes:262.70
20010226-0017360

This is improved property known as 1015 Granada Avenue, 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___, her heirs and assigns, forever.

GRANTOR s COVENANT___ with the said GRANTEE___ that they are lawfully seized and possessed of said land in fee simple, have 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 W. H. Hyronemus' Addition to Nashville of record in Book 161, page 174, Register's Office for Davidson County, Tennessee.

GRANTOR s FURTHER COVENANT and bind themselves, their heirs and representatives to warrant and forever defend the title to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 23rd day of February, 2001.

JOHN G. SMITH

MELINDA D. SMITH by John G. Smith Attn Fact

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

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 JOHN G. SMITH, 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 23rd day of February, 2001.

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 _____.

My Commission Expires: _____

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

BEFORE me, the undersigned, a Notary Public in and for said County and State, personally appeared JOHN G. SMITH to me known to be the person who executed the foregoing instrument in behalf of MELINDA D. SMITH and acknowledged that he executed the same as the free act and deed of the said MELINDA D. SMITH.

WITNESS my hand and official seal this 23rd day of February, 2001.

Notary Public

My commission expires: 9/29/01

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