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 $ 73,600.00

Joyce V. Travis
Affiant

Subscribed and sworn to before me, this 27th day of April, 2001

Notary Public

My Commission Expires: 9-29-01

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

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
JOYCE V. TRAVIS 812 Williamsburg West Drive Nashville, Tennessee 37221	SAME	MAP 142-6-C PARCEL 28 CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of SEVENTY THREE THOUSAND SIX HUNDRED AND NO/100---------- ($ 73,600.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, we , PALMER A. PAYNE AND HUSBAND, RODERICK A. PAYNE hereinafter called the Grantors , have bargained and sold, and by these presents do transfer and convey unto JOYCE V. TRAVIS, 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 Unit No. 19-A on the Plan of Doral Country Villas, Section 5, a Condominium Apartment, as of record in Book 5050, page 93, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Palmer A. Payne and Roderick A. Payne by deed from Mel Martinez, Secretary of Housing and Urban Development, of Washington, D.C. of record as Instrument No. 20010305-0020579 in the Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 05/02/01 13:34 2pgs
Fees:11.00 Taxes:272.32
20010502-0044866

This is improved property known as 812 Williamsburg West Drive, Nashville, Tennessee 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___, 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, ha ve 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 Doral Country Villas, Section 5 of record in Book 5050 , page 93 , 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 27th day of April, 2001.

Palmer A Payne
PALMER A. PAYNE

Roderick A. Payne
RODERICK A. PAYNE

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 PALMER A. PAYNE AND HUSBAND, RODERICK A. PAYNE, the bargainor_s___, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 27th day of April, 2001.

Mitchell A Watts
Notary Public

My Commission Expires: September 29, 2001

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