PREPARED BY (AND RETURN TO):

WILKINS & IVEY
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W & I Ref: (gj) Title No: 42392
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 05/22/01 09:49 2pgs
Fees:11.00 Taxes:209.05
20010522-0052724

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Kirit J. Bhansali Judith L. Bhansali 152 Manor House Drive Huntsville, AL 35811	First Federal Bank 1300 McFarland Blvd, Suite 200 Tuscaloosa, AL 35406

TAX MAP-PARCEL NUMBERS: 104-11-F-105

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 56500.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Charlotte K. Lowther, unmarried,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Kirit J. Bhansali and spouse, Judith L. Bhansali,** 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 Unit No. 105 of The Cloisters, a horizontal property regime pursuant to the Tennessee Horizontal Property Act, a shown on The Plan Exhibit "C" to the Master Deed of record in Book 6317, page 735, Register's Office for said County, to which source reference is hereby made for more complete details of description, together with the Apartment's appurtenant undivided interest in the general and limited common elements of the Condominium.

BEING the same property conveyed to Campbell F. Lowther and wife, Charlotte K. Lowther by deed from A. Johnson, Jr., Trustee with full power to sell, transfer, convey, lease, encumber or otherwise deal without joinder or beneficiary of record in Book 6540, page 848, Register's Office for Davidson County, Tennessee. The said Campbell F. Lowther has since died.

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

This conveyance is subject to: Taxes for 2001, and subsequent years; The Plan, with Owner's Certificate, of record shown as Exhibit "C" to the Master Deed & By-Laws in Plat Book 6317, Page 735, said Register's Office, to which Plan reference is hereby made for a more complete description.: The provisions of the condominium Master Deed of record in Book 6317, page 688, Book 6533, page 580, 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 is improved property, known as: 2124 Fairfax Ave #105, 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 9th day of May, 2001.

Charlotte K. Lowther

Charlotte K. Lowther

State of Tennessee
County of Williamson

On this 9th day of May, 2001, before me the undersigned authority, personally appeared **Charlotte K. Lowther**, 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.

CHRISTY W... NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires JULY 26, 20...

My Commission Expires:

Notary Public

State of Tennessee
County of Williamson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 56500.00

Affiant

Sworn and subscribed before me on the 11th day of May, 2001.

CHRISTY W... NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires JULY 26, 20...

My Commission Expires:

Notary Public