WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $112,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th Day of May, 2001.

Notary Public

MY COMMISSION EXPIRES: 3-22-05

AFFIX SEAL

THIS INSTRUMENT WAS PREPARED BY:
David W. Kious, Attorney at Law, Three Maryland Farms, Suite 150, Brentwood, TN 37027

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Wilma Jean McGowan	SUNTRUST BANK	172-8A-18
(NAME) 1608 Hunter's Branch Rd.	(NAME) PO BOX 57028	
(ADDRESS) Antioch, TN 37013	(ADDRESS) IRVINE, CA 92619	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, we, **Michael A. Banniza and Sharon L. Banniza**, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto **Wilma Jean McGowan** hereinafter called the GRANTEE(S), their heirs and assigns, a certain tract or parcel of land in DAVIDSON County, State of Tennessee, described as follows, to-wit:

Being Lot No. 18 on the Plan of Hunter's Branch, Section Two-A, of record in Plat Book 6250, page 819, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Michael A. Banniza and Sharon L. Banniza by Warranty Deed of record in Book 7048, page 191, Register's Office of Davidson County, Tennessee.

Subject toany and all matters as shown on plat of record in Plat Book 6250, page 819 of the Register's Office of Davidson County, Tennessee.

Subject to restrictive covenants of record in Book 6601, page 7 of the Register's Office of Davidson County, Tennessee.

This is unimproved ( )
improved(xx) property, known as 1608 Hunter's Branch Rd. Antioch TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and except for the current year property taxes which are being prorated between the parties and Grantee agreeing to pay said tax when due; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), their heirs and assigns, against the lawful claims of all persons whomsoever.

Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my/our hand(s) this 10th Day of May, 2001.

Michael A. Banniza
Michael A. Banniza

Sharon L. Banniza
Sharon L. Banniza

Davidson County DEEDWARR
Recvd: 05/23/01 13:16 2pgs
Fees:11.00 Taxes:414.40

20010523-0053536

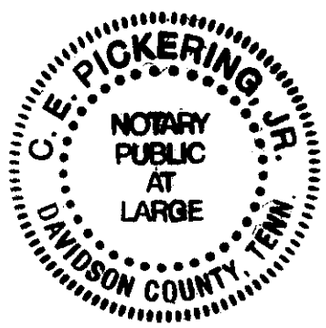
STATE OF TENNESSEE)
) ss:
COUNTY OF DAVIDSON)

Before me, the undersigned Notary Public, personally appeared Michael A. Banniza and Sharon L. Banniza, who is/are known to me or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 10th Day of May, 2001.

NOTARY PUBLIC

MY COMMISSION EXPIRES: 1-31-04



My Commission Expires JAN. 31, 2004