Name and Address of New Owner(s):
Maria L. Urtubees and
Mari D. Beerman

3528 Hoggett Ford Rd.
Hermitage, TN 37076

Send Tax Bills to:
Same as New Owners

Davidson County DEEDWARR
Recvd: 05/30/01 13:43 3pgs
Fees:15.00 Taxes:136.90
20010530-0055851

Tax Map and Parcel Nos.
Map 164 Parcel 103

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **PROVIDENT BANK** ("Grantor"), has bargained and sold, and hereby transfers and conveys to **MARIA L. URTUBEES AND MARI D. BEERMAN, ~~XX~~ a one-half undivided interest each as Joint Tenants with Right of Survivorship** ("Grantees"), their successors, heirs and assigns, certain land in **DAVIDSON** County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantees, their successors, heirs, and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

Property taxes for the year 2001 which are a lien but are not yet due and payable.

Grantor covenants with Grantees that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantees, their successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor but not further or otherwise.

Executed this the 24 day of May, 2001.

PROVIDENT BANK

By: Jerome A Geselbracht

Jerome A. Geselbracht
TITLE: **Vice President**

ATTEST: Deborah Martin

Deborah Martin
TITLE **Authorized Agent**

SEE NEXT PAGE FOR NOTARY ACKNOWLEDGEMENTS

STATE OF Ohio
COUNTY OF Hamilton

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Jerome A. Geselbracht and Deborah Martin with whom I am personally acquainted and who upon their (his, her, their) oath(s) acknowledged themselves (herself, himself, themselves) to be the Vice President and Authorized Agent respectively of **PROVIDENT BANK** the within named bargainor, a corporation, and that Jerome A. Geselbracht as such Vice President AND Debroah Martin as such Authorized Agent being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by the said Jerome A. Geselbracht as such Vice President and attesting the same by the said Deborah Martin as such Authorized Agent.

Witness my hand and official seal at office at County Hamilton, OHio on this the 24 day of MAY, 2001.

Charlene F. Swingle
Notary Public

My Commission Expires: 10/14/2004

NOTARIAL SEAL STATE OF OHIO
CHARLENE F. SWINGLE
Notary Public, State of Ohio
My Commission Expires Oct. 14, 2004

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $37000.00.

Maria L. Thrash
Ann D. Brennan
Affiant (Purchaser)

Subscribed and sworn to before me this 29th day of May, 2001.

DEANIE L. GREGORY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Deanie L. Gregory
Notary Public

My Commission Expires:
3-23-02
My Commission Expires MAR. 23, 2002

THIS INSTRUMENT PREPARED BY:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
200 MADISON STREET
MADISON, TN 37115

EXHIBIT "A"

Land in the 2nd Civil District of Davidson County, Tennessee, described according to a survey by R. L. Montoya, dated June 8, 1979, as follows: BEGINNING at a point in the center of Pin Hook Road, same being the southwest corner of said tract; thence north along the westerly line of said tract, 143 feet to a point; thence continuing with said line, North 3 degrees 45 minutes East 157 feet to the northwest corner of said tract; thence South 85 degrees East along the northerly line of said tract, 146 feet to a point; thence in a southerly direction to a point in the center of said Pin Hook Road, 15 minutes west 128 feet to the point of beginning.

Being the same property conveyed to Provident Bank by Substitute Trustee's Deed from Arnold M. Weiss, Substitute Trustee, dated October 17, 2000 and recorded November 8, 2000 as Instrument No. 20001109-0111538, Register's Office for Davidson County, Tennessee.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 3790 PIN HOOK ROAD, ANTIOCH, TN 37013.