RECORD AND RETURN TO;
SATURN & MAZER TITLE SERVICES, INC
212 THIRD AVE. NORTH
NASHVILLE, TN 37201
SP39813

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 07/05/01 16:51 2pgs
Fees:13.00 Taxes:1461.50
20010705-0072035

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $395,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS 22nd day of June, 2001

Notary Public

MY COMMISSION EXPIRES: 3/24/02

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
Saturn and Mazer Title Services, Inc., 212 Third Avenue, North, Nashville, TN 37201

ADDRESS OF NEW OWNER AS FOLLOWS :	SEND TAX BILLS TO:	MAP, PARCEL NUMBERS
Vladimir Berthaud	1st Trust Bank for Savings	159-130
5920 River Oaks Drive	P.O. 17257	
Brentwood, TN, 37027	Memphis, TN 38187-0257	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE,

William Lafayette Gray and wife Pamela Gray

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Vladimir Berthaud and wife, Judith Berthaud

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, Tennessee, and partly in Williamson County, Tennessee, being Lot No. 99 on the Plan of River Oaks Subdivision, Section 1 Revised, as of record in Book 4060, page 141, Register's Office for said County, to which plat reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to William Lafayette Gray, IV and wife, Pamel O. Gray by Quitclaim Deed from William Lafayette Gray IV of record in Book 9118, page 420 and by Deed from Diane Williams Gray of record in Book 8415, page 184 Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (X) property known as 5920 River Oaks Drive, Brentwood, TN 37027

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever, and we do covenant with the said GRANTEES 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 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 GRANTEES, 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 22nd day of June, 2001

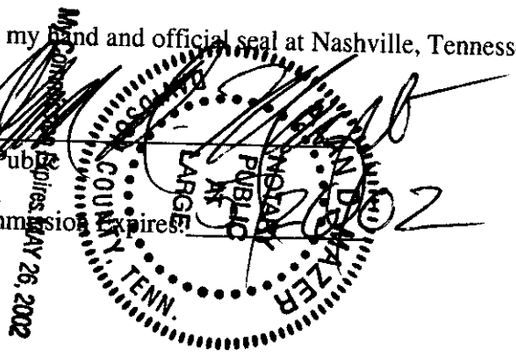
William Lafayette Gray

Pamela Gray

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned authority, a Notary Public in and for said County, and State the within named William Lafayette Gray and wife Pamela Gray, the bargainor(s) with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged the execution of the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 22nd day of June, 2001



Notary Public

My Commission Expires: