This Instrument Prepared By:
K. Gabriel Heiser, Esq.
LAW OFFICES OF K. GABRIEL HEISER
155 FRANKLIN RD., SUITE 137
BRENTWOOD, TN 37027
(615) 221-9769

Davidson County DEEDWARR
Recvd: 08/29/01 09:42 2pgs
Fees:12.00 Taxes:0.00
20010829-0093656

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that REBECCA MATTHEWS O'NEAL, Grantor, for and in consideration of Ten Dollars ($10.00), cash in hand paid, together with other good, valuable, and satisfactory consideration, the receipt of all of which is hereby acknowledged, does hereby grant, bargain, convey, and transfer all of her right, title and interest in the property described below to REBECCA MATTHEWS O'NEAL, Trustee, or her successors in trust, under the REBECCA MATTHEWS O'NEAL LIVING TRUST, dated 8-21-, 2001, and any amendments thereto; subject, however, to a life estate hereby expressly reserved to the Grantor. Said real estate is located in Davidson County, Tennessee, and is more particularly described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 22 on the Plan of Montrose Place, as of record in Book 57, page 93, Register's Office for Davidson County, Tennessee.
>
> SAID Lot No. 22 fronts 50 feet on the southerly side of Caruthers Avenue, and runs back between parallel lines 170 feet to an alley.
>
> Being the same property conveyed to REBECCA MATTHEWS O'NEAL by deed from Louie E. Matthews, dated October 14, 1969, of record in Book 4373, Page 368, Register's Office for Davidson County, Tennessee, and also being the same property conveyed to Clarence Matthews, Jr., Joyce J. Hyde and Ravin Linda Mathews Tyree by deed from Rebecca Mathews O'Neal, dated April 18, 2001, of record as instrument number 20010508-0047535, Register's Office for Davidson County, Tennessee, in which REBECCA MATTHEWS O'NEAL retained the full power and authority to sell, convey, mortgage, lease or otherwise dispose of the property described above in fee absolute during her life, without joinder by the remainderman, and to keep any and all proceeds derived therefrom, pursuant to T.C.A. § 66-1-106.

This is improved property known as 913 Caruthers Avenue, Nashville, Tennessee 37204.

TO HAVE AND TO HOLD the same unto the Grantee and Grantee's successors and assigns forever; subject, however, to the life estate therein expressly reserved to the said Grantor. Grantor hereby covenants to and with the Grantee and Grantee's successors and assigns that Grantor is lawfully seized and possessed of the above-granted premises in fee simple and has a good and lawful right to convey it, and the same is unencumbered, except as otherwise herein set forth, and subject to restrictive covenants of record and all liens and records of encumbrance. Grantor further covenants and binds herself, her heirs and representatives, to warrant and forever defend the title to said premises and every part and parcel thereof to the said Grantees against the lawful claims and demands of all persons whomsoever, except those claiming under the above-described encumbrances.

The liability and obligations of the Grantor to Grantee and Grantee's successors and assigns under the warranties and covenants contained herein or provided by law shall be limited to the extent of coverage that would be available to Grantor under a standard policy of title insurance. The limitations contained herein expressly do not relieve Grantor of any liability or obligations under this instrument but merely define the scope, nature, and amount of such liability or obligations.

No abstract or survey furnished for preparation of this instrument. This description is the same used in the previous deed of record.

ANY TRUSTEES [OR ANY SUCCESSOR TRUSTEE(S)] TO HAVE the full power to sell, mortgage, rent, lease and convey or otherwise encumber, without the joinder or consent of any beneficiary, and without the purchaser, lender, mortgagee, tenant or transferee being required to see to the distribution and application of any proceeds of sale, loan or rent.

IN TESTIMONY WHEREOF, this instrument was executed on 8-21, 2001.

Rebecca Matthews O'Neal
REBECCA MATTHEWS O'NEAL

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, a Notary Public in and for said state and county, duly commissioned and qualified, personally appeared REBECCA MATTHEWS O'NEAL, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and acknowledged that she executed the same as her free act and deed.

WITNESS my hand and Notarial Seal on August 21, 2001.

Janice Lavender
NOTARY PUBLIC
My Commission Expires: [illegible]



Property address:
913 Caruthers Avenue
Nashville, Tennessee 37204

Mail Tax Bills To:
REBECCA MATTHEWS O'NEAL
913 Caruthers Avenue
Nashville, Tennessee 37204

PARCEL I.D.
Map 118-1
Parcel 262

NOTE TO REGISTER OF DEEDS: This transfer is to a revocable living trust, and pursuant to T.C.A. § 67-4-409(a)(3)(F) such transfer is exempt from the recordation tax; further, pursuant to T.C.A. § 67-4-409(a)(5), no oath of value is required in such transaction.