BOX 50-B

PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP.
3310 WEST END AVE.
NASHVILLE, TN 37203

PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law
Woodmont Centre, Suite 100
104 Woodmont Boulevard
Nashville, Tennessee 37205
Ph. (615) 298-3312 - Fax. 292-8746
E-mail: *wilkinsandivey@bellsouth.net*

W & I Ref: (st) Title No: 42810
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 08/30/01 15:38 2pgs
Fees:13.00 Taxes:1054.50

20010830-0094369

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Jeffrey S. Gaiko 4507 Calton Drive Nashville, TN 37215	Regions Mortgage Inc. 605 S. Perry Street Montgomery, AL 36401

TAX MAP-PARCEL NUMBERS: 130-116-034

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 285,000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Thomas Dean Williams, unmarried,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Jeffrey S. Gaiko, unmarried,** 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:**

Land in Davidson County, Tennessee, being Lot No. 10 on the Plan of Cherry Acus Subdivision of record in Book 2083, Page 35, Register's Office for said County.

Said Lot No. 10 fronts 215 feet on the westerly margin of Carlton Drive and extends back between parallel lines 204 feet to a dead line in the rear, measuring 215 feet thereon.

Being the same property conveyed to Thomas Dean Williams by deed from John M. Abernathy, III and spouse, Mia L. Abernathy of record in Book 10934, Page 146, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction..

Above described property is subject to; Taxes for the year 2001 and subsequent years; A 20 foot easement for sanitary sewers and/or storm drainage across/along the southerly line of said lot and a 10 foot temporary construction easement north of and adjacent thereto, all as granted to Metropolitan Government by instrument of record in Book 6827, Page 508, said Register's Office.

This is improved property, known as: 4507 Calton Drive, 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.

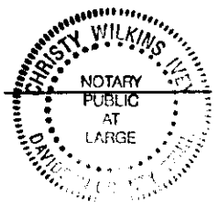
WITNESS THE EXECUTION HEREOF this 27th day of August, 2001.

Thomas Dean Williams

State of Tennessee
County of Davidson

On this 27th day of August, 2001, before me the undersigned authority, personally appeared **Thomas Dean Williams**, 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.

My Commission Expires:



Notary Public

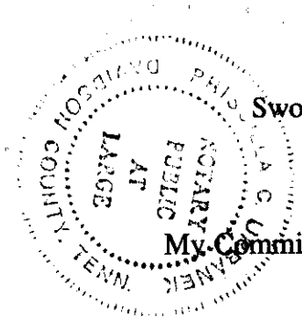
State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 285,000.00

Affiant

Sworn and subscribed before me on the 27th day of August, 2001.



Notary Public

My Commission Expires: March 27, 2004