PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

CO... TITLE AGENCY
...LLE, INC.
333 GALLATIN RD. SOUTH
MADISON, TN 37115

WARRANTY DEED

THIS INDENTURE is made and entered into this 17th day of September, 2001, by and between PATRICIA A. DIGIOIA BRUCE, A MARRIED WOMAN, hereinafter called Grantor, and RUTH Y. ELDER, AN UNMARRIED WOMAN, hereinafter called Grantee.

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, PATRICIA A. DIGIOIA, A MARRIED WOMAN, Grantor, does hereby bargain, sell, transfer and convey unto RUTH Y. ELDER, AN UNMARRIED WOMAN, hereinafter referred to as Grantee, his/her successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantor in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 262 MAYFLOWER LANE, MADISON, TN 37115.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantees, their successors, heirs and assigns forever. The Grantor covenants and agrees with the said Grantee that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantor further covenants and binds herself and her successors, heirs and assigns, to warrant and forever defend the title to said Grantee, its successors and assigns, against the lawful claims of all persons whomsoever.

RICK BRUCE, husband of PATRICIA A. DIGIOIA BRUCE, the Grantor herein, joins in the herein conveyance for the sole purpose of conveying any right, title and interest he may have in and to the property described herein, marital or otherwise.

WITNESS the hand and seal of Grantor on the day and year first above written.

Davidson County DEEDWARR
Recvd: 09/21/01 09:22 3pgs
Fees:18.00 Taxes:344.10
20010921-0102333

Patricia A Digioia Bruce by her atty in fact Nancy S. Sutton

PATRICIA A. DIGIOIA BRUCE
Signature of Seller

Rick Bruce by his atty in fact Nancy S. Sutton

RICK BRUCE
Signature of Seller

ATTORNEY IN FACT
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On this **17th** day of **September, 2001** before me personally appeared NANCY S. SUTTON , to me known, (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of PATRICIA A. DIGIOIA BRUCE AND HUSBAND, RICK BRUCE , and acknowledged that he/she executed the same as the free act and deed of said PATRICIA A. DIGIOIA BRUCE AND HUSBAND, RICK BRUCE .

Witness my hand, at office, this **17th** day of **September, 2001.**

Notary Public

DENISE C. ALLIS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENNESSEE

My Commission Expires: 5/30/2004

Name and Address of Property Owner:

RUTH Y. ELDER, AN UNMARRIED WOMAN

262 MAYFLOWER LANE
MADISON, TN 37115

Property Address:

262 MAYFLOWER LANE
MADISON, TN 37115

Person Responsible for Taxes:
UNION PLANTERS BANK, NATIONAL ASSN.
PO BOX 2282
Memphis, TN 38101-2282

Map & Parcel #: MAP 42-11, PARCEL 65 C

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$93,000.00** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Ruth Y. Elder
Affiant

Sworn to and subscribed before me, a Notary Public, this **17th** day of **September, 2001.**

Notary Public

DENISE C. ALLIS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENNESSEE

My Commission Expires: 5/30/2004

RETURN TO:

COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

EXHIBIT 'A'

BEING Apartment Unit No. 262 of Heritage Village Condominiums created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed, of record in Book 4758, page 179, and amended in Book 4808, page 829, Book 5102, page 383, and Book 6380, page 989, and further supplemented and amended by Instrument of record in Book 6484, page 287, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the Common Elements appurtenant to said Unit as set forth said Master Deed as supplemented and amended. Reference us hereby made to the plat of Heritage Valley Condominiums set forth as Exhibit "A" of said Supplement and Amendment to the Master Deed, for a more complete identification and description of such Unit.

BEING the same property conveyed to PATRICIA A. DIGIOIA, by Deed from KIM M. DIGIOIA, of record in BOOK 9225, PAGE 123, Register's Office for Davidson County. The said Patricia A. Digioia having since remarried, she is now known as Patricia A. Bruce.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2002 and subsequent years, A LIEN, not yet due and payable (MAP 42-11, PARCEL 65 C).
IN THE AMOUNT OF 864.96).

2. All of the terms, conditions and provisions of the Tennessee Horizontal Property Act, as set forth in T.C.A. 66-27-101, et seq.

3. Covenants, restrictions, easements, reservations and interest in favor of other unit owners and all sewer, water, electric, telephone and other utility easements now or hereaftert established and all other terms and conditions as may be set forth in the Master Deed and the By-Laws of Heritage Village Condominiums appended thereto, of record in Book 4758, page 179, as Amended in Book 4808, page 829, Book 5102, page 383, Book 6380, page 989, Book 6484, page 287, Book 9654, page 906, Register's Office for DAVIDSON County, Tennessee. Plat of Heritage Village Condominiums attached an Exhibit to master Deed and Amendments.

4. Amendment to By-Laws (only), Book 9256, page 848, said Register's Office.

5. Artricles of Incorporation for Heritage Village Homeowners Association, of record in Book 6418, page 478, said Register's Office.