THIS INSTRUMENT PREPARED BY: MUDTER & PATTERSON ATTORNEYS-AT-LAW 2000 Richard Jones Rd.,Suite 110 Nashville, Tennessee 37215 FILE: Box 9B First Title and Escrow Company, Inc. FTEC No. 18452	STATE OF TENNESSEE COUNTY OF DAVIDSON The actual consideration or value, whichever is greater, for this transfer is: $199,000.00 Affiant Subscribed and sworn to before me, this 31st day of October, 2001. Notary Public My Commission Expires:

GERALD G. PATTERSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

My Commission Expires NOV 29, 2003

WARRANTY DEED

Address New Owner(s):	Send Tax Bills to	Tax Information
LISA W. ROWAN	GEORGIA BANK & TRUST CO. OF	116-8
3813 Dartmouth Avenue	1321 Murfreesboro Road, Ste.	114
Nashville, Tennessee 37215	Nashville, TN 37217	7DA34870

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, PAUL L. SPRADER AND WIFE, CANDACE L. SPRADER, ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to LISA W. ROWAN, UNMARRIED, ("Grantee"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 3813 Dartmouth Avenue, Nashville, Tennessee 37215.

TO HAVE AND TO HOLD said real estate with the appurtenances, estate, title and interest thereto belonging to Grantee, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Wherever used, this singular shall include the plural, the plural and singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 31st day of October, 2001.

Davidson County DEEDWARR
Recvd: 11/06/01 09:49 2pgs
Fees:13.00 Taxes:736.30

20011106-0121534

PAUL L. SPRADER

CANDACE L. SPRADER

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, PAUL L. SPRADER AND CANDACE L. SPRADER, with whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand, at office this 31st day of October, 2001.

My Commission Expires:

GERALD G. PATTERSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

My Commission Expires NOV 29, 2003

Notary Public

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 7 Block "C" on the Plan of Woodmont Lane Homesites, as of record in Plat Book 1130, page 13, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Paul L. Sprader and iwfe, Candace L. Sprader by deed from Ada Diane Stone of record in Book 10026, page 303, said Register's Office.

This conveyance is made subject to all matters appearing on the Plan of record in Plat Book 1130, page 13, said Register's Office.