THIS INSTRUMENT PREPARED BY:

CHERNAU, CHAFFIN & BURNSED, PLLC
SunTrust Center, Suite 1750
424 Church Street
Nashville, Tennessee 37219

Davidson County DEEDWARR
Recvd: 01/29/02 08:31 2pgs
Fees:13.00 Taxes:2003.92
20020129-0011855

ADDRESS NEW OWNER AS FOLLOWS: SEND TAX BILLS TO: MAP-PARCEL NO(S).

92-12/272

Mary K. Gingrass
P.O. Box 338
Kingston Springs, TN 37082

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $541,600.45.

Affiant

Subscribed and sworn to before me this 23rd day of January, 2002.

Notary Public

My commission expires 3-26-05

LINDA F. BURNSED NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

SPECIAL WARRANTY DEED

THIS SPECIAL WARRANTY DEED is made the 23rd day of January, 2002, by CAPITAL BANK & TRUST COMPANY, a Tennessee banking corporation, as GRANTOR, to MARY K. GINGRASS as GRANTEE.

WITNESS that Grantor, for good and valuable consideration, receipt of which is acknowledged, sells, grants and conveys to Grantee all the real property located in Davidson County, Tennessee, more particularly described as:

Land in Davidson County, Tennessee, being the following described tracts or parcels of land, to-wit:

Tract I:

Being Lot No. 12 in Division "A" of the Murphy Land Company's Plan of Lots, as of record in Book 161, page 113, Register's Office for Davidson County, Tennessee.

Said Lot No. 12 fronts 49.9 feet on the southerly side of State Street and extends back between parallel lines 170.5 feet to an alley in the rear.

Tract II:

Being Lot No. 13 in Division A on the Plan of the Murphy Land Company, as of record in Book 161, page 113, Register's Office for said County.

Said Lot No. 13 fronts 50 feet on the southerly side of State Street, and runs back between parallel lines 170.5 feet to an alley.

Being the same property conveyed to Daniel R. Hightower and wife, Jane Hightower, by deed of record in Book 5011, page 192, Register's Office for Davidson County, Tennessee. Also, being the same property conveyed to Daniel R. Hightower by Quitclaim Deed from Jane H. Hightower, dated June 21, 1978, recorded July 3, 1978, in Book 5306, page 835, Register's Office for Davidson County, Tennessee. Further being the same property conveyed to Capital Bank & Trust Company by Deed of Record in Instrument No. 20020129 0011854, Register's Office for Davidson County, Tennessee.

This is improved property known as: 1915 State Street, Nashville, TN 37203

together with all tenements, hereditaments and appurtenances thereto; subject to current real property taxes, zoning and other governmental restrictions, easements, rights-of-way and other matters of record.

Grantor hereby covenants with Grantee that Grantor will forever defend Grantee against all claims of all persons claiming by, through or under Grantor. No other covenants or warranties, express or implied, are given by this Special Warranty Deed.

IN WITNESS WHEREOF, Grantor has set its hand and seal the day and year first above written.

WITNESS:

GRANTOR:

CAPITAL BANK & TRUST COMPANY:

By: Jeff Irwin

Jeff Irwin

Title: Senior Vice President

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, LINDA F BURNSED, a Notary Public in and for the State and County aforesaid, personally appeared Jeff Irwin, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Senior Vice President (Officer) of Capital Bank & Trust Company, a Tennessee banking corporation, and that he as such Senior Vice President (Officer), executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself this 23rd day of January, 2002.

Witness my hand and official seal at Nashville, Tennessee, this 23rd day of January, 2002.

LINDA F. BURNSED NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

NOTARY PUBLIC

My Commission Expires: 3-26-05

I:SpecWD.GIN