RECORD AND RETURN TO;
SATURN & MAZER TITLE SERVICES, INC
212 THIRD AVE. NORTH
NASHVILLE, TN 37201
SP40594

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 01/30/02 12:26 2pgs
Fees:13.00 Taxes:495.80

20020130-0013134

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE,
WHICHEVER IS GREATER, FOR THIS TRANSFER IS
$134,000.00

Sharon L. Williams
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
28th day of January, 2002

Notary Public

MY COMMISSION EXPIRES

THIS INSTRUMENT WAS PREPARED BY
Saturn and Mazer Title Services, Inc., 212 Third Avenue, North, Nashville, TN 37201

ADDRESS OF NEW OWNER AS FOLLOWS :	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Sharon L. Williams	Bank of America	129-11-A-812
7404812 Marquette Drive	2059 Northlake Parkway	
Nashville, TN, 37205	Tucker, GA 30084	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE,

V. Ruth McDowell, Trustee U/A/D January 13, 1998 of the McDowell Revocable Living Trust Agreement and any Successors in Trust, and any amendments thereto.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO

Sharon L. Williams

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, Tennessee, being Unit No. 105R created under Title 66, Chapter 27, Section 101, et seq., as amended, Tennessee Cod Annotated, and as established by the Master Deed for The Cloister at St. Henry, Phase ID, of record in Book 6933, page 927, as amended in instrument of record in Book 7404, Page 766, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the common elements appurtenant to said unit, as set forth in said Master Deed. Reference is hereby made to the Plat for The Cloister at St. Henry, Phase ID, attached as Exhibit "B" to said Master Deed for property identification. *

Being the same property conveyed to V. Ruth McDowell, Trustee U/A/D 1/13/98 of the McDowell Revocable Living Trust, by Quitclaim Deed from Viola Ruth McDowell, of record in Book 10797, page 126, Register's Office for Davidson County, Tennessee and being the same property conveyed and leased to Viola Ruth McDowell, Unmarried by Sublease and Conveyance of Condominium Apartment, from St. Henry's Property Development, of record in Book 7412, page 454, Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (X) property known as 7404812 Marquette Drive, Nashville, TN 37205

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever, and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my/our hand(s) this 28th day of January, 2002

McDowell Revocable Living Trust

BY: X V. Ruth McDowell, tr.
V. Ruth McDowell, Trustee

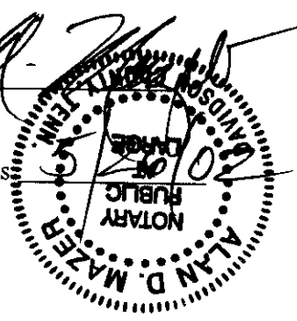
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned authority, a Notary Public in and for said County, and State the within named V. Ruth McDowell, Trustee, U/A/D 1/13/98 of the McDowell Revocable Living Trust, the bargainor(s) with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged the execution of the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this

Notary Public

My Commission Expires



* Grantee understands that Grantor is not conveying the real estate in fee simple and this conveyance is both a sublease by Grantor to Grantee of the above described condominium apartment for the full term of Grantor's Ground Lease and any extension thereof, and a conveyance by Grantor of all right, title and interest of the Grantor in the described condominium apartment. By acceptance of this conveyance, Grantee agrees to assume jointly with The Cloister Owners' Association all obligations of the Grantor under Grantor's Ground Lease, including payment of all real estate taxes assessed against both land and buildings.