RETURN TO:
COMMONWEALTH TITLE AGENCY
OF NASHVILLE, INC.
333 GALLATIN RD. SOUTH
MADISON, TN 37115

THIS INSTRUMENT PREPARED BY:
STEWART & BLACK, ATTORNEYS
333 SOUTH GALLATIN ROAD
MADISON, TN 37115

ADDRESS NEW OWNER:

JAMES E. McMURTRY
P.O. Box 160536
Nashville, TN 37216

SEND TAX BILLS:

SAME

Davidson County DEEDWARR
Recvd: 02/27/02 10:23 3pgs
Fees:18.00 Taxes:424.06
20020227-0024808

MAP/PARCEL NUMBER:

MAP 42-9, PARCEL 104

STATE OF TENNESSEE :
COUNTY OF DAVIDSON :

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $114,609.89, THIS THE 21 DAY OF FEBRUARY, 2002.

James E McMurtry
AFFIANT

Subscribed and sworn to me, this the 21st day of FEBRUARY, 2002.

Denise C. Allis
Notary Public

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

My commission expires: 5/30/2004

DEED IN LIEU OF FORECLOSURE

FOR AND IN CONSIDERATION OF THE SUM OF ONE AND NO/100 ($1.00) DOLLAR, cash in hand paid and other good and valuable considerations, including Grantee's relinquishing and giving up HIS rights to advertise and sell the real property described herein pursuant to the terms, provisions and conditions set forth in that certain Deed of Trust, of record in INSTRUMENT NO. 200008100079457, Register's Office for Davidson County, Tennessee, the receipt and sufficiency of which are hereby expressly acknowledged, I, VIRGIE ANN CAUSEY, UNMARRIED, hereinafter referred to as GRANTOR, have this day bargained and sold, and do hereby transfer and convey unto the said JAMES E. McMURTRY, hereinafter referred to as GRANTEE, HIS successors, heirs and assigns, certain real estate 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 any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (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 705 WESTCHESTER DRIVE, MADISON, TN 37115.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said GRANTEE, HIS successors, heirs and assigns forever, I covenant that I AM lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered except to the extent otherwise set forth in Exhibit "B" hereto. I further covenant and bind MYSELF and MY heirs and representatives, to warrant and forever defend the title to said GRANTEE, HIS successors, heirs and assigns, against the lawful claims of all persons.

WITNESS my hand this 15th day of FEBRUARY, 2002.

X Virgie Ann Causey
VIRGIE ANN CAUSEY

STATE OF TENNESSEE:

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, VIRGIE ANN CAUSEY, the within named bargainor, with whom I am personally acquainted (or who proved TO ME upon satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at Nashville Tennessee, on this the 15th day of FEBRUARY, 2002.

Judy Callis
notary public

My commission expires: 3/27/04

EXHIBIT 'A'

Land in Davidson County, Tennessee, being Lot No. 50 on the Plan of Kemper Heights, Section 2, which plan is of record in Book 2331, page 104, Register's Office for Davidson County, Tennessee, to which plan reference is here made for a complete description thereof.

Being the same property conveyed to Virgie Ann Causey by Warranty Deed from James E. McMurtry, of record in Instrument No. 20000810-0079456, Register's Office for Davidson County, Tennessee.

EXHIBIT 'B'

1. Real property taxes for 2001 and all future years.

2. All matters set forth on the Plan of record in Book 2331, page 104, said Register's Office, including any and all setback lines, easements, etc., as shown thereon.