THIS INSTRUMENT PREPARED BY:
Timothy L. Takacs, Attorney
201 Walton Ferry Road
P.O. Box 364
Hendersonville, TN 37077-0364

From information furnished by the parties.

Address New Owner(s)	**Send Tax Bills To**	**Map-Parcel No.**
Josephine Podhaski c/o Trudy Berry 1954 Omohundro Drive Nashville, TN 37210	Cenlar Federal Savings Bank CN 5232 Carnegie Center Princeton, NJ 08543	Map 95-5 Parcel 44

Warranty Deed (Establishing Life Estate in Grantee)

For and in consideration of the sum of $30,400.00, the receipt of which is hereby acknowledged, Trudy Ann Berry, Grantor, hereby transfers and conveys to Josephine Theresa Podhaski, Grantee, a life estate in the property for and during the natural life of the Grantee in a certain tract or parcel of land a certain tract or parcel of land located in Davidson County, Tennessee:

BEING Lot No. 17 on the Plan of Creekside Heights, of record in Book 2663, pages 114 and 115, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Trudy Ann Berry by deed from Tupili S. Reddy, unmarried, of record in Book 7936, page 848, Register's Office for Davidson County, Tennessee.

This is improved property, known as 1954 Omohundro Drive, Nashville, TN 37210.

TO HAVE AND TO HOLD this tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the Grantee, her heirs, successors, and assigns, during the remainder of the natural life of the Grantee.

The Grantors retain the remainder interest in the aforedescribed property, as the purpose of this conveyance is merely to grant to Grantee a life estate in the property.

GRANTOR does hereby covenant with the Grantee that she is lawfully seized and possessed of this land in fee simple, has a good right to convey it, and that the same is unencumbered except for: Deed of Trust of record in Book _____, Page _____ , Deed of Trust of record in Book _____, Page _____; and real property taxes for the year 2002.

Grantor does further covenant and bind Grantor, its successors and assigns, to warrant and forever defend the title to this land to the Grantee, her heirs, successors, and assigns against lawful claims of all persons whomsoever claiming by, through or under Grantor, but not further or otherwise, except as to those matters set forth above to which this conveyance is expressly made subject.

Title to the aforedescribed real property is vested in Trudy Ann Berry. Leonard Long, husband of Trudy Ann Berry, for the consideration expressed herein, joins for the purpose of granting, bargaining, selling, conveying and confirming and does hereby grant, bargain, sell, convey and confirm unto the grantee, its successors and assigns, all rights, claims and interests of every kind, character and description whatsoever which he now has or may acquire in the future by virtue of his marriage, including but not limited to homestead and any interest in the above described real property as all or a part of an elective share of a surviving spouse as provided by the laws of the State of Tennessee, but the said Leonard Long does not join in the covenants and warranties of this indenture and is not in any way obligated for the payment of the indebtedness secured hereby.

Davidson County DEEDWARR
Recvd: 04/30/02 14:28 2pgs
Fees:13.00 Taxes:112.48
20020430-0053037

Signed on April 12, 2002.

Trudy Ann Berry, Grantor

Leonard Long

State of Tennessee
County of Sumner

Personally appeared before me, Trudy Ann Berry, Grantor, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at office, on April 12, 2002.

Notary Public
My commission expires: Oct. 1, 2002

State of Tennessee
County of Davidson

Personally appeared before me, Leonard Long, Grantor, with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand, at office, on April 12, 2002.

Notary Public
My commission expires: 11-29-03

State of Tennessee
County of Sumner

The actual consideration or value whichever is greater, for this transfer is $30,400.00 . Subscribed and sworn to before me on April 12, 2002.

Josephine Podhaski POA Trudy Ann Berry, AIF
Josephine Podhaski by Trudy Ann Berry as her attorney-in-fact, Affiant

Notary Public
My commission expires: Oct. 1, 2002