THIS INSTRUMENT PREPARED BY: Mudter & Patterson Attorneys-at-Law 2000 Richard Jones Rd., #110 Nashville, Tennessee 37215 FILE: Box 9B First Title and Escrow Company, Inc. FTEC No. 18768	STATE OF TENNESSEE COUNTY OF DAVIDSON The actual consideration or value, whichever is greater, for this transfer is: $450,000.00 Samuel O. Okpaku Affiant Subscribed and sworn to before me, this 30th day of April, 2002. 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
SAMUEL O. OKPAKU	SUNTRUST BANK	MAP 104-8
1233 17th Ave. South	201 4th Avenue North, 7th Fl	PARCEL 217
Nashville, Tennessee 37212	Nashville, Tennessee 37219	FB# 22W5680

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, ROLAND J. GARDNER, MARRIED, ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to SAMUEL D. OKPAKU, 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 1233 17th Ave. South, Nashville, TN 37212, and has never been the principal residence of the Grantor.

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 30th day of April, 2002.

ROLAND J. GARDNER

By: Roland J. Gardner by J. Gardner
JOY GARDNER, ATTORNEY-IN-FACT

Davidson County DEEDWARR
Recvd: 05/02/02 10:45 2pgs
Fees:13.00 Taxes:1665.00

20020502-0053994

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JOY GARDNER, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Attorney-In-Fact for the said ROLAND J. GARDNER, and is authorized by the said ROLAND J. GARDNER, to execute this instrument on his behalf.

Witness my hand, at office, this 30th day of April, 2002.

My Commission Expires:

Notary Public

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

My Commission Expires NOV. 29, 2003

Land in Davidson County, Tennessee, being Lot No. 8 on the Map of Subdivision of Lot No. 34 on the Plan of O. B. Hayes, as of record in Plat Book 146, page 266, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Roland J. Gardner by deed from James E. Jewett of record in Book 10378, page 947, said Register's Office.

This conveyance is made subject to: (1) 2002 Taxes, which have been prorated and assumed by the Grantee; and (2) All matters appearing on the Plan of record in Plat Book 146, page 266, said Register's Office.

EXHIBIT "A"