THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

After Recording Return To:
Nations Title Agency, Inc.
5214 Maryland Way, Suite 208
Brentwood, TN 37027
027N01584-BOX 33B

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***265,000.00.

Carolyn R Tate
Affiant

Subscribed and sworn to before me this 27th day of June, 2002.

Mitchell A Watts
Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

My Commission Expires: 10-12-05

ADDRESS OF NEW OWNER

SHEILA GAFFNEY
1210 Cedar Lane
Nashville, Tennessee 37212

SEND TAX BILLS TO

USAA FEDERAL SAVINGS BANK
10750 McDermott Freeway
San Antonio, Texas 78288

MAP & PARCEL NOS.

MAP 118-1
PARCEL 99

Davidson County DEEDWARR
Recvd: 07/05/02 08:58 2pgs
Fees:13.00 Taxes:980.50
20020705-0080791

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TWO HUNDRED SIXTY FIVE THOUSAND AND 00/100 DOLLARS ($***265,000.00) and other good and valuable consideration, the receipt and legal sufficiency of all of which is hereby acknowledged, I, CAROLYN R. TATE, unmarried, (hereinafter called the "GRANTOR"), have bargained and sold, and by these presents do transfer and convey unto SHEILA GAFFNEY, unmarried, (hereinafter called the "GRANTEE"), her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 115 on the Map of Victoria Place of record in Book 332, page 10, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Carolyn R. Tate, unmarried, by deed from Roy Q. Sanders and Charles E. Bailey, both unmarried, of record in Book 11511, page 361, Register's Office for Davidson County, Tennessee.

This is improved property known as 1210 Cedar Lane, Nashville, Tennessee 37212.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, her heirs and assigns, forever.

GRANTOR COVENANTS with the said GRANTEE that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee.

2. Matters, if any, shown on the plan of Victoria Place of record in Book 332, page 10, Register's Office for Davidson County, Tennessee.

3. Easement of record in Book 11489, page 828, Register's Office for Davidson County, Tennessee.

GRANTOR FURTHER COVENANTS and binds herself, her heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 21th day of June, 2002.

Carolyn R Tate

CAROLYN R. TATE

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Carolyn R. Tate, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 21th day of June, 2002.

Mitchell A Watts

Notary Public

My Commission Expires: 10.12.05

