03

Realty Title
48A

Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $17[illegible].00

Yunis K. Chalky
Affiant

Subscribed and sworn to before me, this 31st day of July, 2002.

Diane K. Ma
Notary Public
My commission expires: 03/14/05

Davidson County DEEDWARR
Recvd: 08/08/02 09:49 2pgs
Fees:13.00 Taxes:661.19
20020808-0095501

Address of New Owner:	Send Tax Bills to:	Tax Information
Yunis Chalky	Bank of America, N.A.	132-16-97
703 Desmond Drive	2059 Northlake Parkway	
Nashville TN 37221	Tucker, GA 30084	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Philip L. Smith and wife, Donna C. Smith, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Yunis K. Chalky and wife, Laymon A. Dosky, hereinafter called the Grantees, their successors 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 Lot No. 848, on the Plan of Caldwell Hall Subdivision, Section 13, of record in Book 3300, Page 66, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Philip L. Smith and wife, Donna C. Smith by deed from Bob M. Logan and wife, Jean A. Logan of record in Book 5282, Page 905, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 703 Desmond Drive, Nashville, TN 37221

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

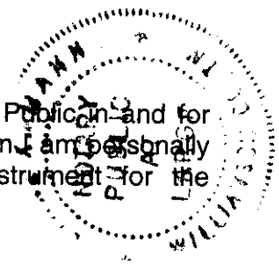
Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand this 31st day of July, 2002.

Philip L. Smith

Donna C. Smith

STATE OF TENNESSEE
COUNTY OF DAVIDSON



Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Philip L. Smith and Donna C. Smith, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Nashville, TN, this 31st day of July, 2002.

Notary Public

My Commission expires 03/14/05