THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 176,000.00

Affiant

Subscribed and sworn to before me, this 9th day of August, 2002

Notary Public

My Commission Expires: 10-12-05

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

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
EDWARD J. FERRARA 1624 Fatherland Street Nashville, Tennessee 37206	CAVALRY BANKING 114 West College Street Murfreesboro, Tennessee 37130	MAP 83-14 PARCEL 183

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SEVENTY SIX THOUSAND AND NO/100---------- ($ 176,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, we, BYRON K. SMITH AND WIFE, ANDREA W. SMITH hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto EDWARD J. FERRARA AND WIFE, FRANCINE FERRARA hereinafter called the Grantees, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 84, Plan showing the Lindsley Subdivision of the Chadwell Tract as of record in Chancery Court Book 2, page 24, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Byron K. Smith and wife, Andrea W. Smith, by deed from Michael J. Campbell and Tina M. Paulson, both unmarried, of record in Book 9534, page 239, Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 08/13/02 13:11 2pgs
Fees:13.00 Taxes:651.20
20020813-0097999

This is improved property known as 1624 Fatherland Street, Nashville, Tennessee 37206

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 and assigns, forever.

GRANTORs COVENANT with the said GRANTEEs that they are lawfully seized and possessed of said land in fee simple, have 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(s).

2. Matters shown on the Plan of Lindsley Subdivision of the Chadwell Tract of record in Book 2, page 24, Register's Office for Davidson County, Tennessee.

GRANTOR s FURTHER COVENANT and bind themselves, their heirs and representatives to warrant and forever defend the title to the said GRANTEE s, their heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 9th day of August, 2002.

Byron K. Smith
BYRON K. SMITH

Andrea W. Smith
ANDREA W. SMITH

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 BYRON K. SMITH AND WIFE, ANDREA W. SMITH, the bargainor s, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 9th day of August, 2002.

My Commission Expires: October 12, 2005

Mitchell A. Watts
Notary Public

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

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____ day of _____.

My Commission Expires: _____

_____
Notary Public