First Tiel & Escrow Co.
File Box 9B
#19277

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.
Teresa L. Bates	Bank of America	MAP: 106-13-0
2109 B Sadler Avenue	PO Box 305140	
Nashville, TN 37210	Louisville, KY 40323	PARCEL: 133.00

This instrument prepared by: Robert J . Notestine, III, Attorney, Box 26B
104 Woodmont Boulevard, Suite 115, Nashville, Tennessee 37205 02-07-11177

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, I, Barry Downer, a single individual ("Grantor") has bargained and sold, and by these presents do transfer and convey unto, Teresa Bates (the Grantee), her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to wit:

Land situated in county of Davidson, and state of Tennessee, to-wit:

Being Lot Number 70 on the Plan of Sadler Place, of record in Plat Book 332, page 31, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Barry Downer, a single individual, by deed from Mel Martinez, Secretary of Housing and Urban Development, of record in Instrument Number 20020408-0042759, Register's Office for Davidson County, Tennessee.

This conveyance is subject to:

1. Taxes for the year 2002 and subsequent years.
2. Any and all matters of public record.

This is improved property known as 2109 B Sadler Avenue, Nashville, TN 37210

Davidson County DEEDWARR
Recvd: 08/19/02 10:53 3pgs
Fees:18.00 Taxes:301.55

20020819-0099830

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $81,500.00

Affiant

Subscribed and sworn to before me this
14th day of August, 2002.

Notary Public

My Commission Expires:

BRAD G. PATTERSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 29, 2003

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

And Grantor does covenant with the said Grantee that the Grantor 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 set forth herein above.

And Grantor does further covenant and bind himself, his heirs and assigns, to warrant and forever defend the title to the Property to the said Grantee, her heirs and assigns against the lawful claims of all persons whomsoever.

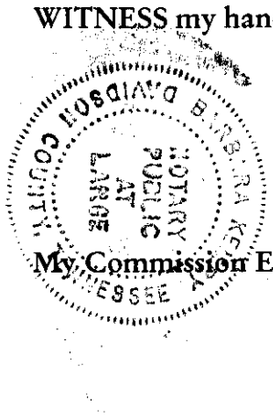
IN WITNESS WHEREOF, the Grantor has caused this Deed to be executed this 14th day of August, 2002.

Barry Downer

STATE OF TENNESSEE}
COUNTY OF DAVIDSON}

Before me, the undersigned, a Notary Public, in and for the State of Tennessee, County of Davidson, personally appeared Barry Downer, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who upon oath, executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 14th day of August, 2002.



Barbara Key
Notary Public

My Commission Expires: 08/28/03