FILE BOX 45

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 08/23/02 15:05 2pgs
Fees:13.00 Taxes:351.50
20020823-0102396

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 95,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 22nd DAY OF August, 20 02

Notary Public

MY COMMISSION EXPIRES: January 29, 2005
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
James P. McCarthy (NAME)	New South Federal Savings Bank (NAME)	MAP 96-14
4078 Lake Parkway (ADDRESS)	210 Automation Way (ADDRESS)	PARCEL 12
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Birmingham, AL 35283-0180 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Michael E. Phipps

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO James P. McCarthy and wife, Victoria H. McCarthy

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. 313 on the Map of Cloverhill, Section No. VII, as of record in Book 2133, Page 92, Register's Office for said County, and described as follows:

Beginning at a point in the northerly margin of Bealwood Drive at the corner of Lots 313 and 416; thence with the line between said lots, northerly 112 feet to a corner of Lot 314; thence with the line between Lots 314 and 313, westerly 114.7 feet to the east margin of Braidwood Drive; thence with the margin of the same southerly 126.72 feet to the beginning of a curve; thence around said curve southeasterly 31.42 feet to the north margin of Bealwood Drive; thence with the margin of the same easterly 100 feet to the point of beginning.

BEING the same property conveyed to Michael E. Phipps, married by deed from Vergie Ree Sneed, a widow, of record in Instrument 20020610-0070050, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 2145, Page 202 and Book 2273, Page 83, Register's Office for said County.

This conveyance is made subject to: (1) 2002 taxes, which have been prorated

CONTINUED

unimproved ( )
This is improved (X) property, known as 731 Braidwood Drive, Nashville, TN 37214
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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; and we do covenant with the said GRANTEES that we are lawfully seized 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; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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 22nd day of August, 20 02

Michael E. Phipps

Michael E. Phipps

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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 Michael E. Phipps

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 22nd day of August 20 02

Commission expires January 29, 2005

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted(or proved to me on the basis of satisfactory evidence) and who upon _____ oath(s) 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 at office at _____ on this the _____ day of _____ 20_____.

My commission expires _____

Notary Public

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN

LEGAL DESCRIPTION CONTINUATION

and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 2133, Page 92, said Register's Office.