BOX 15

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 10/02/02 13:37 2pgs
Fees:13.00 Taxes:444.00

20021002-0119972

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 120,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF September, 2002

Notary Public

MY COMMISSION EXPIRES: April 23, 2005
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Steltemeier & Westbrook, Attys, 2002 Richard Jones Rd., C-101, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Lamont J. Kincaid (NAME)	Cavalry Banking (NAME)	101 #28.00
6645 Riverview Drive (ADDRESS)	114 West College Street (ADDRESS)	
Nashville, TN 37209 (CITY) (STATE) (ZIP)	Murfreesboro, TN 37130 (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, Roy C. Flowers, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Lamont J. Kincaid, unmarried

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:

Land in Davidson County, State of Tennessee, described as follows to wit:

BEING part of the north part of a tract of 36.09 acres on the south side of Cumberland River, west of Overall Creek, known as Lot No. 11 on a Plot Plan of the Leland J. Dugger Property, not of record, prepared by Geo E. Reese, dated July 29, 1954, described as follows:

BEGINNING at a point on the northerly margin of a 40-foot private roadway, at the common corner of Lots 10 and 11; thence with the margin of said Roadway, South 73-1/2 degrees east 100 feet to a corner of Lot No. 12; thence with the line between Lots 11 and 12 northerly 205.08 feet, more or less, to the low water mark of Cumberland River; thence with low water mark of said river approximately north 73 degrees west to a corner of Lot 10; thence with the line between Lots 10 and 11 southerly 206.5 feet, more or less, to the beginning.

Being the same property conveyed to Roy C. Flowers, unmarried by deed from Gregory Brian Hudik, unmarried of record in Instrument No. 20000703-0065502, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all restrictions and easements of record.

unimproved ( )
This is improved (X) property, known as 6645 Riverview Drive, Nashville, TN 37209
(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 30th day of September 2002

Roy C. Flowers

Roy C. Flowers

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 Roy C. Flowers, unmarried

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 30th day of September, 2002

Commission expires April 23, 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 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 _____, _____.

My commission expires _____

Notary Public