WARRANTY DEED

Davidson County DEEDWARR
Recvd: 10/30/02 14:42 2pgs
Fees:13.00 Taxes:584.60

20021030-0133144

LORIE ANN BARTON NOTARY PUBLIC MY COMMISSION EXPIRES: 7-20-03 AT LARGE WILLIAMSON COUNTY

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 158,000.00

P. Paulette Cole
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 28th DAY OF October 2002

Notary Public

MY COMMISSION EXPIRES: 7-20-03
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
SECURITY ESCROW & TITLE CO., 750 Old Hickory Blvd., Suite 165, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ruth S. Cole (NAME)	Bank of America (NAME)	MAP 129-11
106 Cloister Drive (ADDRESS)	830 Central Avenue (ADDRESS)	GROUP A
Nashville, TN 37205 (CITY) (STATE) (ZIP)	St. Petersburg, FL 33701-0000 (CITY) (STATE) (ZIP)	PARCEL 106

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, B.J. Waldrop and wife, Judith A. Waldrop for life, remainder in fee simple to Michael R. Clardy and wife, Melanie B. Clardy

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ruth S. Cole, 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, Tennessee, a certain Condominium Apartment, and being Unit No. 106 of Phase 1-A of Lot No. 2, The Cloister at St. Henry, a horizontal property regime pursuant to the Tennessee Horizontal Property Act, as shown on the Plan of the Master Deed of record in Book 5200, Page 529, as revised in Book 5200, Page 676, Register's Office for said County, to which source reference is hereby made for more complete details of ddesvription, together with the said Apartment's appurtenant undivided interest in ther general and limited common elements of the Condominium.

THIS CONVEYANCE IS SUBJECT TO any and all restrictions, easements, setback lines, conditions, plat of record, and encumbrances of record in the Register's Office for the aforesaid County.

Said property having a physical address of: 106 Cloister Drive, Nashville, TN 37211 (129-11-0A/106.00CO).

BEING THE SAME PROPERTY conveyed to B.J. Waldrop and wife, Judith A. Wadrop for life, remainder in fee simple to Michael R. Clardy and wife, Melanie B. Clardy by deed dated 5/30/00 of record in Instrument No. 20000531-0054112, in the aforesaid Register's Office.

unimproved ( )
This is improved (X) property, known as 106 Cloister Drive, Nashville, TN 37205
(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 our hand s this 28th day of October, 2002

B.J. Waldrop / Jars LC P.O.A.
B.J. Waldrop

Judith A. Waldrop / Jars LC P.O.A.
Judith A. Wadrop

Michael R. Clardy / Jars LC P.O.A.
Michael R. Clardy

Melanie B. Clardy / Jars LC P.O.A.
Melanie B. Clardy

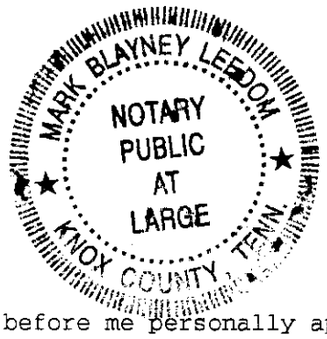
STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the 28th day of October, 2002, before me personally appeared James T. Sears to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Michael R. Clardy and wife, Melanie B. Clardy and who acknowledged that he executed the same as the free act and deed of the said Michael R. Clardy and wife, Melanie B. Clardy by virtue of that Power of Attorney, duly executed by the said Michael R. Clardy and wife, Melanie B. Clardy and appearing of record in Trust Deed Book 20021030, page 0133142, of the Register's Office for Davidson County, TN.

Witness my hand and official seal at Brentwood, Tennessee, this 28th day of October, 2002.

Notary Public

My Commission Expires: 9/4/05



STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this the 28th day of October, 2002, before me personally appeared James T. Sears to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of B.J. Waldrop and wife, Judith A. Waldrop and who acknowledged that he executed the same as the free act and deed of the said B.J. Waldrop and wife, Judith A. Waldrop by virtue of that Power of Attorney, duly executed by the said B.J. Waldrop and wife, Judith A. Waldrop and appearing of record in Trust Deed Book 20021030, page 0133143, of the Register's Office for Davidson County, TN.

Witness my hand and official seal at Brentwood, Tennessee, this 28th day of October, 2002.

Notary Public

My Commission Expires: 9/4/05

