Davidson County DEEDWARR
Recvd: 11/04/02 09:14 2pgs
Fees:13.00 Taxes:958.30
20021104-0134662

THIS INSTRUMENT PREPARED BY:
Mudter & Patterson
Attorneys-at-Law
2000 Richard Jones Road
Suite 110
Nashville, Tennessee 37215

File Box 9B:
First Title & Escrow Co., Inc.
FTEC File No. 19607

STATE OF TENNESSEE:
COUNTY OF DAVIDSON:

The actual consideration or value, whichever is greater, for this transfer is $250,000.00.

Affiant

Subscribed and sworn to before me, this 31st day of OCTOBER, 2002.

Notary Public
My Commission Expires: 5/16/05

WARRANTY DEED

Address New Owner:	**Send Tax Bills To:**	**Tax Information:**
Mr. and Mrs. Shepley Smith	Bank of America	MAP 130-02
102 LaSalle Court	200 S. College Street	PAR 19.00
Nashville, TN 37205	Charlotte, NC 28255	FB 07DZ 29150

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, RICHARD F. CUMMINS, JR. AND WIFE, MARY H. CUMMINS ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to SHEPLEY SMITH AND WIFE, SHANNON SMITH ("Grantee"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

This is improved property located at 102 Lasalle Court, Nashville, Tennessee 37205.

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest thereto belonging, to Grantee, its successors, heirs and assigns, forever.

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 31st day of OCTOBER, 2002.

RICHARD F. CUMMINS, JR.

MARY H. CUMMINS

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, RICHARD F. CUMMINS, JR. AND WIFE, MARY H. CUMMINS, 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, at office, this 31st day of OCTOBER, 2002.

My Commission Expires: 5/16/05

Notary Public

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 42 and 43, Block N. 4 on the Plan of The Courts of Bellemeade, as of record in Plat Book 547, page 141, Register's Office for said County, to which plan reference is made for a more complete description.

Being the same property conveyed to Richard F. Cummins, Jr. and wife, Mary H. Cummins by deed from Frank A. Downey and wife, Lyn D. Downey of record as Instrument No. 20001031-0107739, said Register's Office.

This conveyance is made subject to all matters appearing on the Plan of record in Plat Book 547, page 141, said Register's Office.