WARRANTY DEED

R-DP-02-0628

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERSATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $177,000.00

Affiant

Subscribed and sworn to before me, this 27th DAY OF November 2002.

Notary Public

NOTARY PUBLIC
MY COMMISSION EXPIRES: 5/3/04
LARGE (AFFIX SEAL)

DAVIDSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Sheridan R. Banks	Citibank F.S.B.	
628 Waywood Circle (ADDRESS)	(NAME) 12855 North Outer Forty Drive (ADDRESS)	183-5-A-122
Nashville, Tennessee 37013 (CITY) (STATE) (ZIP)	St. Louis, MO 63141 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we JENNIFER M.KOCAK, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto SHERIDAN R. BANKS, hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Land in Davidson County Tennessee being Lot No. 384, on the Plan of October Woods Revision One Phase Two Section Four of record in Plat Book 9700, Page 437, and 438, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Jennifer M. Kocak from Kent Knudsen by Quitclaim Deed dated 8-2-02 and filed for record on 9-25-02 at Instrument Number 20020925-0117123 Register's Office for Davidson County, Tennessee And
Being the same property conveyed to Jennifer M. Kocak and husband Kent Knudsen by Deed dated 11-1-00 and filed for record on 11-7-00 at Instrument Number 20001107-0110537 Register's Office for Davidson County, Tennessee.

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

Davidson County DEEDWARR
Recvd: 12/02/02 10:37 2pgs
Fees:13.00 Taxes:654.90
20021202-0147958

unimproved ( )
This is improved (X) property, known as 628 Waywood Circle, Nashville, Tennessee 37013
(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/our hand(s) this 27th day of November, 2002.

Jennifer M.Kocak

STATE OF Tennessee

COUNTY OF Davidson

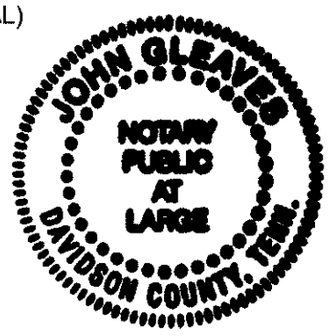
I, , a Notary Public of the County and State first above written, do hereby certify that Jennifer M.Kocak personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 27th day of November, 2002.

Notary Public

My Commission Expires: 7/29/06

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903