THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 310,000.00

Affiant

Subscribed and sworn to before me, this 13th day of December, 2002

Notary Public

My Commission Expires: 10-17-05

Davidson County DEEDWARR
Recvd: 12/16/02 14:02 2pgs
Fees:13.00 Taxes:1147.00
20021216-0154685

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
ROBERT A. GROSS, JR. 4411 Nevada Avenue Nashville, Tennessee 37209	NATIONAL CITY MORTGAGE 3232 Newmark Drive Miamisburg, Ohio 45342	MAP 91-16 PARCEL 107

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of THREE HUNDRED TEN THOUSAND AND NO/100---------- ($ 310,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantees, the receipt of which is hereby acknowledged, we, TIM J. BANKS AND WIFE, SHARON J. BANKS hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto ROBERT A. GROSS, JR. AND WIFE, CATHERINE M. SWEZEY 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. 312 of Block 15 on the Plan of Charlotte Park Company's First Addition of record in Book 57, page 103, Register's Office for Davidson County, Tennessee.

SAID Lot No. 312 fronts 61.0 feet on the southerly side of Nevada, formerly Third Avenue, and runs back between parallel lines with the easterly margin of 45th Avenue, North, formerly Fourth Street, 150.0 feet to an alley.

BEING the same property conveyed to Tim J. Banks and wife, Sharon J. Banks, by deed from Ann L. Hollingsworth and husband, Joseph Anthony Hollingsworth, of record in Book 8202, page 984, Register's Office for Davidson County, Tennessee.

This is improved property known as 4411 Nevada Avenue, Nashville, Tennessee 37209

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.

GRANTORs COVENANT___ with the said GRANTEEs that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of Charlotte Park Company's First Addition of record in Book 57, page 103, Register's Office for Davidson County, Tennessee.

GRANTOR_s_ FURTHER COVENANT___ and bind___ themselves_, _their_ heirs and representatives to warrant and forever defend the title to the said GRANTEE_s_, _their_ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF _we_ have hereunto set _our_ hands on this the __13th__ day of __December__, 2002.

TIM J. BANKS

SHARON J. BANKS

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 TIM J. BANKS AND WIFE, SHARON J. BANKS, the bargainor_s_, 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 and official seal this __13th__ day of __December, 2002__.

My Commission Expires: October 12, 2005

Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

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___ 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 this _____day of _____.

My Commission Expires: _____

Notary Public