PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

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5200 Maryland Way
Brentwood, TN 37027
Ph. (615) 507-2004 - Fax. 507-2002
E-mail: *main@wilkinsandivey.com*

W & I Ref: GJ Title No: 44046

Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 12/18/02 13:52 3pgs
Fees:18.00 Taxes:553.15
20021218-0156232

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Patricia A. McCleskey 601 Old Hickory Blvd., #013 Brentwood, Tennessee 37027	National Bank of Commerce One Commerce Square 1st Floor Memphis, Tennessee 38150

TAX MAP-PARCEL NUMBERS: 171-03-B-286

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$149,500.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Elizabeth N. Morgan , unmarried**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Patricia A. McCleskey** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:
To Wit:

Land in Davidson County Tennessee being Lot No. 48 on the Plan of Phase Two Section Seven Townhomes of Fredericksburg of record in Book 9700, page 957, Register's Office for said County, to which plan reference is hereby made for a more complete description thereto.

Being the same property conveyed to Elizabeth N. Morgan by deed from Brooks A. Sells, unmarried of record in Doc. No. 20010105-0001882 Register's Office for Davidson County Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2003, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 9700, Page 957, said Register's Office, to which plan reference is made for a more complete description thereof; The Declaration of Covenants, Conditions and Restrictions of record in Book 7798, page 843, Book 8920, page 65, Book 9860, page 840, Book 11550, page 53, Book 11682, page 75, Book 8920, page 45, Book 11550, page 554 and Doc. No. 200007180070558, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars.

This instrument is executed on behalf of Elizabeth N. Morgan by Natalie Mertie as Attorney in Fact pursuant to a Power of Attorney being recorded simultaneously herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A' to this instrument and incorporated herein by reference.

This is improved property, known as: 601 Old Hickory Blvd., #103, Brentwood, Tennessee 37027

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 13th day of December, 2002 .

Elizabeth N. Morgan by

Elizabeth N. Morgan By: Natalie Mertie, Atty-in-Fact

Natalie Mertie,
attn. in fact

State of TENNESSEE

County of WILLIAMSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $149,500.00

Patricia A. McClaskey
Affiant

Sworn and subscribed before me this 13th day of December, 2002

My Commission Expires:

CHRISTY WILKINS IVEY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

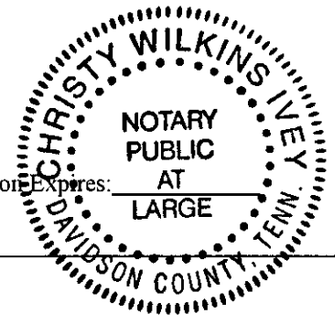
My Commission Expires JULY 26, 2003

Notary Public

State of Tennessee
County of Williamson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , **Natalie Mertie** with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **Elizabeth N. Morgan** , as Attorney-in-Fact, as the free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this 13th day of December, 2002



Notary Public

My Commission Expires:

My Commission Expires JULY 26, 2003

EXHIBIT "A"
To
Warranty Deed

FROM: Elizabeth N. Morgan ,

TO: Patricia A. McCleskey

State of Tennessee
County of Williamson

AFFIDAVIT

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited is executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2. That this execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. Pursuant to the provisions of *Tennessee Code Annotated,* Section 34-6-105(c), of the Uniform Durable Power of Attorney Act, the undersigned Affiant certifies that at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

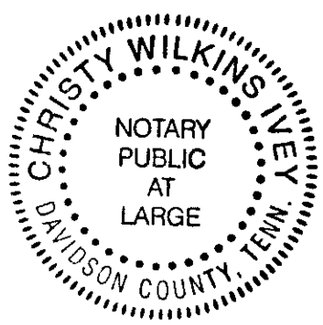
Natalie Mertie, affiant
Natalie Mertie, Affiant

Sworn to and subscribed before me this

13th day of December, 2002

Notary Public

My Commission Expires:



My Commission Expires JULY 26, 2003