PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

Parklane Building, Suite 109
5200 Maryland Way
Brentwood, TN 37027
Ph. (615) 507-2004 - Fax. 507-2002
E-mail: *main@wilkinsandivey.com*

Record & Return To:
Watauga Title Company
155 Franklin Road, Suite 120
Brentwood, TN 37027

W & I Ref: SK Title No: 44157

Dav. Co. File: Box 8

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Catherine W Steger Mary G Waldo 7229 Birch Bark Drive Nashville, TN 37221	First Horizon Home Loan 4000 Horizon Way Irving Texas 75063

TAX MAP-PARCEL NUMBERS: 142-11-152

Davidson County DEEDWARR
Recvd: 01/17/03 10:31 3pgs
Fees:18.00 Taxes:691.90
20030117-0007492

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$187,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **William E. Ades and spouse, Martha L Ades**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Catherine W Steger and Mary G Waldo as joint tenants with right of survivorship** 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. 8 on the Plan of Section Six, Valley West of record in Book 5050, page 60, Register's Office for said County.

Said Lot No. 8 fronts 45.59 feet on the easterly margin of Birch Bark Drive and extends back 154.89 feet on the northwesterly line and 163.78 feet on the southwesterly line to a dead line in the rear, measuring 184.49 feet thereon.

Being the same property conveyed to William E.. Ades and Martha L. Ades, husband and wife, by deed from Scott T. Beels and wife, Kimmery J. Beels of record in Book 11555, page 352, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2003, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 5050 Page 60, said Register's Office, which Plan shows a 30 foot minimum building setback line from Birch Bark Drive and a 10 foot easement for public utility purposes along the rear line(s) and a 10 foot sanitary sewer easement located across the rear portion of said lot, with an 8 inch sewer line lying therein.

This instrument is executed on behalf of Martha L Ades by William E. Ades 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: 7229 Birch Bark, Nashville, Tennessee 37221

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 30th day of December, 2002 .

William E. Ades

Martha L. Ades By: William E. Ades, Atty-in-Fact

State of TENNESSEE

County of WILLIAMSON

On this 30th day of December, 2002 , before me the undersigned authority, personally appeared William E. **Ades** , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

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

My Commission Expires JULY 26, 2003

My Commission Expires:

Notary

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: $187,000.00

Affiant

Sworn and subscribed before me this 30th day of December, 2002

My Commission Expires: 12/15/2004

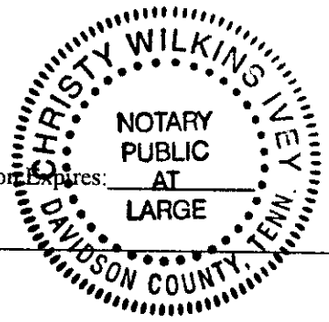
WILLIAM R. FRANCIS MAHIN NOTARY PUBLIC AT LARGE DAVIDSON CO., TENN.

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 , **William E. Ades** 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 **Martha L Ades** , 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 30th day of December, 2002



Notary Public

My Commission Expires: _____

My Commission Expires JULY 26, 2003

EXHIBIT "A"
To
Warranty Deed

FROM: William E. Ades and spouse, Martha L Ades

TO: Catherine W Steger and Mary G Waldo

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.

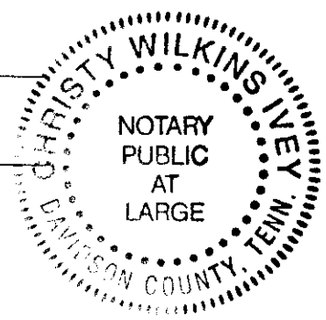
William E. Ades, Affiant

Sworn to and subscribed before me this

30th day of December, 2002

Notary Public

My Commission Expires: _____



My Commission Expires JULY 26, 2003