40-A

Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024-1369

ELAINE PHELPS
Notary Public At Large
DAVIDSON COUNTY, TENN.
My Commission Expires November 27, 2004

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $108,000.00

Affiant

Subscribed and sworn to before me, this 22nd day of January, 2003.

Notary Public
My commission expires:

Address of New Owner:	Send Tax Bills to:	Tax Information
Fadilla Kheder 238 Paragon Mills Road Nashville, TN 37211	Cavalry Banking 114 West College Street Murfreesboro, TN 37130	134-13-256.00

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Shawn E. Morrison and wife, Lorraine M. Morrison**, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to **Fadilla Kheder and Abdulkarim A. Jangir, as tenants in common**, hereinafter called the Grantees, their successors and assigns, a 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. 104 on the Plan of Woodland Hills, Phase One, of record in Book 6900, Pages 666-669, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Shawn Morrison and wife, Lorraine Morrison by deed from Holigan Family Investments, Inc. a Texas Corporation, of record in Book 10598, Page 97, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 238 Paragon Mills Road, Nashville, TN 37211; the mailing address is 4700 Reischa Drive, Nashville, TN 37211

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 hand this 22nd day of January, 2003.

Shawn E. Morrison

Lorraine M. Morrison

Davidson County DEEDWARR
Recvd: 01/23/03 16:04 2pgs
Fees:13.00 Taxes:399.60
20030123-0009883

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Shawn E. Morrison and Lorraine M. Morrison, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Brentwood, TN, this 22nd day of January, 2003.

Notary Public

My Commission expires 05/30/04

CATHERINE R. VASS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.