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

This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

ADDRESS NEW OWNER:
Janet Wallach, Trustee U/D/T dated 12/11/1997 F/B/O Janet Wallach, as may be amended from time to time
520 Loyola
Nashville, Tennessee 37205

SEND TAX BILL TO:
Owner

MORTGAGEE:

None

Davidson County DEEDWARR
Recvd: 01/27/03 15:01 2pgs
Fees:13.00 Taxes:543.90
20030127-0011065

MAP	129
GROUP	11-A
PARCEL	520.00

SUBLEASE AND CONVEYANCE OF CONDOMINIUM APARTMENT

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEE", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Ronald M. Tucker,** hereinafter called the "GRANTOR", has bargained and sold, and by these presents, does transfer and convey unto **Janet Wallach, Trustee U/D/T/ dated 12/11/1997 F/B/O Janet Wallach, as may be amended from time to time hereinafter** called the "GRANTEE", her heirs 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 Unit No. 520 created under Title 66, Chapter 27, Section 101, et. seq. as amended, Tennessee Code Annotated, (T.C.A. 27-101 et seq.) and as established by the Master Deed for The Cloister at St. Henry, Phase I-B, of record in Book 6237, page 665 and as amended in Book 6519, page 187, and in Book 6834, page 449, Book 7596, page 273, Book 9269, page 285, and Instrument No. 20020109-0003376, Register's Office for Davidson County, Tennessee, together with the undivided percentage interest in the common elements appurtenant to said unit, as set forth in said Master Deed as amended and clarified. Reference is hereby made in the Plat for The Cloister at Henry, Phase IB, attached as Exhibit "B" to said Master Deed for propert identification.
>
> Being the same property conveyed to Frances Simmons by deed from Frances M. Tucker, unmarried of record in Instrument no. 20000828-0084573, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2003 and subsequent years.

Frances M. Tucker, aka Frances Tucker-Simmons joins in this conveyance and hereby does convey her life estate interest to Janet Wallach, Trustee U/D/T dated 12/11/1997 F/B/O Janet Wallach, as may be amended from time to time.

This is improved property known as 520 Loyola, Unit 520, The Cloisters, Nashville, Tennessee 37205.

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", her heirs and assigns, forever, and, GRANTOR does covenants with the said "GRANTEE" that she is lawfully seized 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; and, "GRANTOR", does further covenant and bind herself, her heirs and assigns, to warrant and forever defend the title to the said land to the said "GRANTEE", and her heirs and assigns, against the lawful claims of all persons whomsoever. Whereever 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 the 24th day of January, 2003.

Ronald M. Tucker

Frances M. Tucker, aka Frances Tucker-Simmons

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Ronald M. Tucker and Frances M. Tucker, aka Frances Tucker-Simmons**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 24th day of January, 2003.

Rebecca T. Garland
NOTARY PUBLIC

REBECCA T. GARLAND NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TN

My Commission Expires: 5/29/2005

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $147,000.00.

AFFIANT

Subscribed and sworn to before me on this 24th day of January, 2003.

Rebecca T. Garland
NOTARY PUBLIC

REBECCA T. GARLAND NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TN

My Commission Expires: 5/29/2005