39-13

ADDRESS NEW OWNER:	SEND TAX BILL TO:	MAP-PARCEL NOS.
Wendy H. Ward 3609 General Bate Drive Nashville, TN 37204	New South Federal Savings Bank 210 Automatoin Way Birmingham, AL 35210	MAP and PARCEL 118-13 88

This instrument prepared by: Cindy S. Smith, P.C., Attorney at Law
P.O. Box 292004, Nashville, TN 37229 (Davidson County - Box 278)

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Clark A. Cato, an unmarried person** (the "Grantors"), have bargained and sold, and by these presents do transfer and convey unto **Wendy H. Ward and husband, Chris Ward** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson** County, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, and described as follows:

Being Lot No. 45 on the Plan of Green Acres Subdivision of record in Book 1424, Page 21, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Clark A. Cato by Quitclaim Deed dated September 22, 2000, from Maxine W. Cato Hunter of record in Instrument Number 20000926-0095187, Register's Office for Davidson County, Tennessee.

This is property with a common address of 3609 General Bate Drive, Nashville, TN 37204.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING: (1) Property taxes for the current year and all subsequent years, taxes for the current year being prorated and payment of same being assumed by the Grantees; (2) The Plan of record in Book 1424, Page 21, said Register's office and all matters therein; (3) Restrictive Covenants of record in Book 1450, Page 261, and Book 1513, Page 53, said Register's office.

Davidson County DEEDWARR
Recvd: 01/28/03 14:03 2pgs
Fees:13.00 Taxes:873.20
20030128-0011613

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $236,000.00

Affiant

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

My Commission Expires: 7-30-05

Notary Public

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever.

And Grantors do covenant with the said Grantees that Grantors 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 set forth herein.

And Grantors do further covenant and bind themselves, their heirs, representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this **24th** day of **January, 2003**.

X Clark A Cato

Clark A. Cato

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, **the undersigned authority**, a Notary Public in and for said County and State, the within named **Clark A. Cato, an unmarried person** , with whom I am personally acquainted, or who 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 at office this **24th** day of **January, 2003**.

Notary Public
My Commission Expires:

CINDY S. SMITH
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires JAN 28, 2007

File No. 0301-017.wd