Davidson County DEEDWARR
Recvd: 02/19/03 10:55 3pgs
Fees:18.00 Taxes:1698.30
20030219-0021458

[ADDRESS NEW OWNER:] [SEND TAX BILLS TO:] [MAP-PARCEL NO.]

Thomas L. Cummings III amd Mary E. Cummings	Bank of America, N.A.	Map 144-3
1101 Lynnwood Boulevard	200 S.College St.	Parcel 38
Nashville, TN 37215	Charlotte, NC 28255-0001	11339 26b

This instrument prepared by : Robert J. Notestine, III, Attorney, 104 Woodmont Boulevard, Suite 115, Nashville, Tennessee 37205.

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, **Patricia Ann Roe, an unmarried person** (The "Grantor") has bargained and sold, and by these presents does transfer and convey unto **Thomas L. Cummings, III and wife, Mary E. Cummings** (The "Grantees"), his heirs and assigns certain tract or parcel of land in Davidson County, State of Tennessee, being more particularly described as follows, to wit:

Land in the 7th Civil District of Davidson County, Tennessee, being Lot No. 53 on the Plan of Chickering Hills, Section 2, as of record in Book 2331, page 137, Register's Office for said County.

Being the same property conveyed to Chrystine A. Wilson, by deed of record in Book 4415, page 985, said Register's Office. The said Chrystine A. Wilson having since died. The Will of Chrystine A. Wilson of record in Will Book 160, page 30, Davidson County, Probate Court Clerk's Office devised the subject property to Frances Austin Roe who has since died. The Will of Frances Austin Roe of record in Will Book 239, page 329, said Clerk's Office and as Instrument Number 20010323-0028369, said Register's Office devised the subject property to Patricia Ann Roe.

This description is the same as was used in the last deed of record.

This conveyance is subject to the following:

1. Taxes for the year 2003 and subsequent years.
2. Plan of record in Book 2331, page 137, said Register's Office.

[STATE OF TENNESSEE]
[COUNTY OF DAVIDSON]

The actual consideration or value, whichever is greater for this transfer is $459,000.00.

Affiant

Subscribed and sworn to before me this 18th day of February, 2003.

Notary Public



My Commission Expires: 05/28/03

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, their heirs and assigns, forever.

And Grantor does covenant with the said Grantees that the Grantor is 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 above.

And Grantor does further covenant and bind herself, her heirs and assigns, to warrant and forever defend the title to the Property to the said Grantees, their heirs and assigns against the lawful claims of all persons whomsoever.

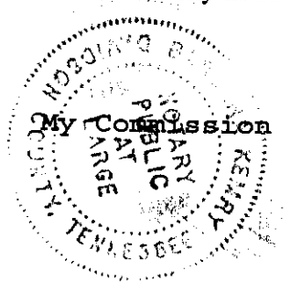
IN WITNESS WHEREOF, the Grantor has caused this Deed to be executed this 18th day of February, 2003.

Patricia Ann Roe

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Patricia Ann Roe, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged she executed the foregoing instrument for the purpose therein contained.

WITNESS my hand and official seal at Nashville, Tennessee, this 18th day of **February, 2003**.



Barbara Kemp
Notary Public

My Commission Expires: 05/28/03