Box 14A

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 144,193.00

William D. McMurray, Jr.
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19th DAY OF February, 2003

Notary Public

MY COMMISSION EXPIRES: 4/10/05
(AFFIX SEAL)

JOHN T. COOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

Davidson County DEEDWARR
Recvd: 02/20/03 15:25 2pgs
Fees:13.00 Taxes:533.51

20030220-0022709

THIS INSTRUMENT WAS PREPARED BY
JOHN T. COOK, P.C., 2927 BERRY HILL DRIVE, NASHVILLE, TN 37204

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Sallie F. McMurray (NAME)	BANK OF AMERICA, N.A. (NAME)	MAP 104-01-0-B
398 Normandy Circle (ADDRESS)	9000 Southside Blvd. (ADDRESS)	PARCEL 137co
Nashville, TN 37209 (CITY) (STATE) (ZIP)	Jacksonville, FL 32256 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Normandy Place, L.L.C., a Tennessee limited liability company

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Sallie F. McMurray, unmarried, as to a 50% interest and William D. McMurray, Jr. and Margaret F. McMurray, husband and wife, as to a 50% interest *

HEREINAFTER CALLED THE GRANTEES, THEIR 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 a certain Condominium Apartment in Davidson County, Tennessee, being Unit No. 398 on Lot No. 25 of the Normandy Place Condominiums, Phase III, a horizontal property regime, created under Title 66, Section 27-101, et seq., as amended, Tennessee Code Annotated, and as established by a Master Deed for Normandy Place Condominiums, of record under Instrument No. 20020214-0019862 and First Amendment of record under Instrument No. 20020523-0063131, Register's Office for Davidson County, Tennessee, including without limitation the By-Laws appended thereto, said Register's Office, together with the undivided percentage interest in the Common Elements appurtenant to said Unit, as set forth in said Master Deed. Reference is hereby made to the plan of Normandy Place Condominiums, for placement of Units, as shown on Exhibit "E" to the Master Deed of record under Instrument No. 20020214-0019862 and as shown as Exhibit "A" on the First Amendment to Master Deed of record under Instrument No. 20020523-0063131, said Register's Office, for a more complete identification and description of such Unit.

BEING part of the same property conveyed to Normandy Group, Ltd, by Deed from Frank F. Ghertner, Trustee, of record in Book 6573, Page 441, Register's Office for Davidson County, Tennessee; further conveyed to Robert I. Falk, by Quitclaim Deed of record under Instrument No. 20010907-0097257, and re-recorded under Instrument No. 20010910-0097615, said Register's Office; and,

CONTINUED

*See Note on Page 2

unimproved ( )
This is improved (X) property, known as 398 Normandy Circle, Nashville, TN 37209
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized 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; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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 19th day of February, 2003

Normandy Place, L.L.C.

By: Carl A. Neuhoff

Carl A. Neuhoff, Jr., Vice President

* The interest held by William D. McMurray, Jr. and wife, Margaret F. McMurray shall be held as tenants by the entirety. The interests of (a) Sallie F. McMurray and (b) William D. McMurray, Jr. and wife, Margaret F. McMurray, as they relate to each other, shall be held as joint tenants with right of survivorship.

Initials: _____ _____ _____

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, a _____, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the _____, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____.

My commission expires _____

_____
Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, a Notary Public, within and for the State and County aforesaid, personally appeared Carl A. Neuhoff, Jr., with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged himself to be the Vice President of NORMANDY PLACE, L.L.C., the within named bargainor, a Tennessee limited liability company, and that he as such Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the limited liability company by himself as such officer.

Witness my hand and official seal at Nashville, Tennessee, this 19th day of February, 2003.

My Commission Expires: 4/10/05

_____
Notary Public

JOHN T. COOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

LEGAL DESCRIPTION CONTINUATION

further conveyed to Normandy Place, L.L.C., a Tennessee limited liability company, by Quitclaim Deed from Robert I. Falk, of record under Instrument No. 20010924-0102801, said Register's Office.

THIS conveyance is subject to all the provisions of the Tennessee "Horizontal Property Act" as the same is set out in Section 66-27-101 et seq. of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; and is subject to the By-Laws for the administration thereof; also subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including without limitations all conditions, covenants, restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of Normandy Place Condominiums, of record aforementioned; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and were paid by the Grantor herein.