PREPARED BY (AND RETURN TO):

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W & I Ref:(ST) Title No: 44277
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 02/26/03 15:34 2pgs
Fees:13.00 Taxes:421.80
20030226-0025828

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Lisa E. Cavitt 102 Westerly Drive Nashville, Tennessee 37221	Bank of America 200 S. College Street Charlotte, North Carolina 28255

TAX MAP-PARCEL NUMBERS: 14-07-A-102

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$114,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Alice M. Dillard Tessman, married**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Lisa E. Cavitt** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

A Condominium Apartment in Davidson County, Tennessee, Being Unit No.102 of Willow Pointe Condominiums horizontal property regime pursuant to the Tennessee Horizontal Property Act, as shown on the Exhibit "A" of record in Book 6772 page 257 Register's Office for said County, to which source reference is hereby made for more complete details of description, together with the said Apartment's appurtenant undivided interest in the general and limited common elements of the condominium.

Being the same property conveyed to Alice M. Dillard, an unmarried person, by deed from David J. Korekach and wife, Nancy Korekach and C.J. Beardsworth, Jr., and wife, Donna Beardsworth of record in Book 10143, Page 650, Register's Office for Davidson County, Tennessee. The said Alice M. Dillard is now known as Alice M. Dillard Tessman.

Paul J. Tessman, spouse of Alice M. Dillard Tessman, joins in conveying any interest he might have in subject property.

Description Reference: Described from information contained in recorded condominium documents.

This conveyance is subject to: Taxes for 2003, and subsequent years; The Plan, with Owner's Certificate, of record in Exhibit "A" to the Master Deed in Plat Book 6772, Page 257, said Register's Office, which Plan shows minimum building set back lines and easements and to which Plan reference is hereby made for a more complete description.: The provisions of the condominium Master Deed of record in Book 6772, page 257, Book 8867, page 283, said Register's Office, which submits said property to a Horizontal Property Regime pursuant to the provisions of the Tennessee Horizontal Property Act and sets forth restrictions, assessments, liens and other matters.

This is improved property, known as: 102 Westerly Drive, Nashville, Tennessee 37221

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised 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.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 24th day of February, 2003.

Alice M. Dillard Tessman

Paul J. Tessman

State of TENNESSEE

County of DAVIDSON

On this 24th day of February, 2003 , before me the undersigned authority, personally appeared Alice M. Dillard Tessman and Paul J. Tessman. , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: _____

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAY 30, 2004

Notary

State of TENNESSEE

County of ~~DAVIDSON~~ Williamson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $114,000.00

Affiant

Sworn and subscribed before me this the 24th day of February, 2003

My Commission Expires: 7/25/2005

Notary Public

ANN M. LEDET NOTARY PUBLIC AT LARGE WILLIAMSON CO. TENN.