40-A

This Instrument Prepared By:
Gibson & Gregory
201 Fourth Avenue, N. Suite 1900
Nashville Tennessee 37219

ADDRESS NEW OWNER:

Keith Churchwell
Leslie Douglas-Churchwell
45 Annandale
Nashville, TN 37215

MORTGAGEE:
Bank of America
200 S. College Street
Charlotte, NC 28255

Davidson County DEEDWARR
Recvd: 02/28/03 15:53 2pgs
Fees:13.00 Taxes:2682.50
20030228-0027126

SEND TAX BILL:
Bank of America
200 S. College Street
Charlotte, NC 28255

MAP AND PARCEL:
MAP 158-4-A,
PARCEL 62

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the Grantees named herein, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Lisa W. Williams, married, ("Grantor"), has bargained and sold, and by these presents does transfer and convey unto Keith Churchwell and wife, Leslie Douglas-Churchwell, ("Grantee"), their heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. Lot 21, Revised Section Two, on the Plan Otter Wood, as of record in Plat Book 6900, pages 598 - 602, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Lisa W. Williams, married, by deed from Allen Drilling Company, a Kansas Corporation, of record in Book 8672, page 79, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the real estate taxes for the current year, which have been prorated and assumed by Grantee, and such limitations and restrictions and easements as may affect the premises.

Ronald B. Williams joins in the execution of this instrument to convey his interest in the property, including homestead rights, as spouse of Lisa W. Williams.

This is improved property known as 45 Annandale, Nashville, TN 37215.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, their heirs, successors and assigns, forever; and Grantor, does covenant with Grantee that they are lawfully seized and possessed of the Property 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 themselves, their heirs, assigns and representatives, to warrant and forever defend the title to the Property to Grantee, their heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness its hand this 28th day of Feb, 2003.

Lisa W. Williams by Ronald B. Williams, Attorney-in-Fact, pursuant to Power of Attorney of record in Instrument No. 20030328-0027125 Register's Office for Davidson County, TN.

Ronald B. Williams

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public for and in the State and County aforesaid, Ronald B. Williams, to me known, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the person who executed the foregoing instrument on behalf of Lisa W. Williams, and who acknowledged that he executed the same as the free act and deed of Lisa W. Williams.

Witness my hand and official seal this 28 day of Feb, 2003.

Notary Public

My Commission Expires: 9-30-06

JEANNE BURTON GREGORY Notary Public At Large DAVIDSON COUNTY, TENN
My Commission Expires September 30, 2006

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, of the state and county aforesaid, personally appeared Ronald B. Williams, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that he executed the foregoing instrument for the purposes contained therein.

Witness my hand and official seal this 28 day of Feb, 2003.

Notary Public

My Commission Expires: 9-30-06

JEANNE BURTON GREGORY Notary Public At Large DAVIDSON COUNTY, TENN
My Commission Expires September 30, 2006

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $725,000.00.

X Leslie Douglas Churchill
AFFIANT

Subscribed and sworn to before me this 28 day of Feb, 2003.

NOTARY PUBLIC

My Commission Expires: 9-30-06

JEANNE BURTON GREGORY Notary Public At Large DAVIDSON COUNTY, TENN
My Commission Expires September 30, 2006