Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #240
Nashville, TN 37215

39-B
File #03-1061

Davidson County DEEDWARR
Recvd: 03/04/03 14:57 2pgs
Fees:13.00 Taxes:434.75
20030304-0028506

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Michael D. Lotter, and wife, Heather L. Tabor Lotter**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Babette Ann Miller, unmarried** , 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:**

Land in Davidson County, Tennessee, being Unit F-515, Chesterfield Place, Condominiums, as shown in the Master Deed of record in Book 7179, Page 867, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Michael D. Lotter and Heather L. Tabor, both unmarried by Warranty Deed from Geralyn Deckert Stewart, unmarried of record in Book 11431, Page 866, Register's Office, Davidson County, TN.

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 515-F Chesterfield Avenue, Nashville TN 37212.

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 covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has 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. 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.

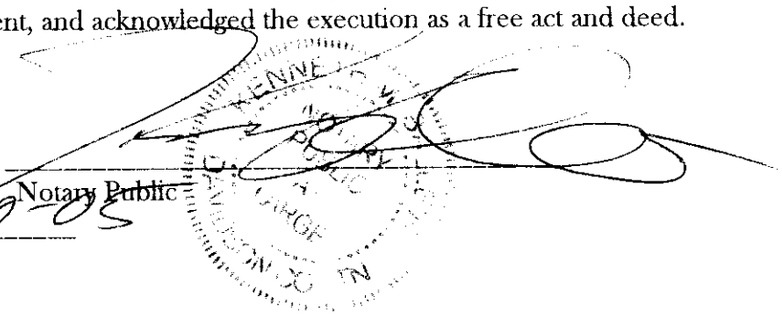
WITNESS THE EXECUTION HEREOF this 27th day of February, 2003

Michael D. Lotter

Heather L. Tabor Lotter

State of Tennessee)
County of Davidson)

On this 27th day of February, 2003, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Michael D. Lotter and Heather L. Tabor Lotter, the bargainor(s), 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.

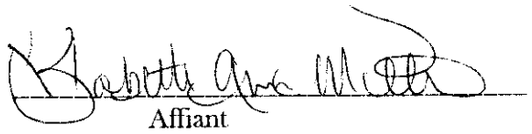


Notary Public

My Commission Expires: 7-30-05

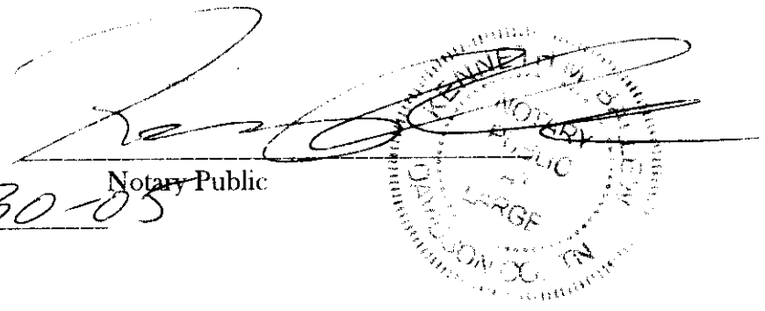
State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 117,500.00.



Affiant

Sworn and subscribed before me on this the 27th day of February, 2003.



Notary Public

My Commission Expires: 7-30-05

NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:	TAX MAP-PARCEL #:
Babette Ann Miller	New South Federal Savings Bank	104-10-E-106CO
515-F Chesterfield Avenue	210 Automation Way	
Nashville, TN 37212	Birmingham, AL 35210	