THIS INSTRUMENT PREPARED BY:
K. Gabriel Heiser, Esq.
LAW OFFICES OF K. GABRIEL HEISER
155 Franklin Road, Suite 137
Brentwood, TN 37027

Davidson County DEEDWARR
Recvd: 03/14/03 13:44 2pgs
Fees:12.00 Taxes:0.00

20030314-0034474

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that PRAPHULLA N. BHAT, Grantor, for and in consideration of Ten Dollars ($10.00), cash in hand paid, together with other good, valuable, and satisfactory consideration, the receipt of all of which is hereby acknowledged, does hereby grant, bargain, convey, and transfer all of her right, title and interest in the property described below to NARAYANA B. BHAT and PRAPHULLA N. BHAT, Trustees, or their successors in trust, under the BHAT FAMILY LIVING TRUST, dated March 6, 2003, Grantee. Said trust is a revocable living trust. Said real estate is located in Davidson County, Tennessee, and is more particularly described as follows, to-wit:

> Land in Davidson County, TN, being Lot No. 68 on the Plan of Poplar Creek Estates, Phase V, Section A (The Highlands of Allens Green), of record in Book 9700, Page 390, Register's Office for said County, to which plan reference is hereby made for a more complete description.
>
> Being the same property conveyed to PRAPHULLA N. BHAT by deed from Zaring Homes, Inc., dated November 7, 1997, of record in Book 10680, Page 617, Register's Office for Davidson County, Tennessee. The legal description set forth above is identical to that in the previous deed of record.

This is improved property known as 516 Cold Stream Place, Nashville, Tennessee 37221.

TO HAVE AND TO HOLD the same unto the Grantee and Grantee's successors and assigns forever; and Grantor hereby covenants to and with the Grantee and Grantee's successors and assigns that Grantor is lawfully seized and possessed of the above-granted premises in fee simple and has a good and lawful right to convey it, and the same is unencumbered, except as otherwise herein set forth, and subject to restrictive covenants of record and all liens and records of encumbrance. Grantor further covenants and binds herself, her heirs and representatives, to warrant and forever defend the title to said premises and every part and parcel thereof to the said Grantee against the lawful claims and demands of all persons whomsoever, except those claiming under the above-described encumbrances.

The liability and obligations of the Grantor to Grantee and Grantee's successors and assigns under the warranties and covenants contained herein or provided by law shall be limited to the extent of coverage that would be available to Grantor under a standard policy of title insurance. The limitations contained herein expressly do not relieve Grantor of any liability or obligations under this instrument but merely define the scope, nature, and amount of such liability or obligations.

No abstract or survey furnished for preparation of this instrument.

ANY TRUSTEES [OR ANY SUCCESSOR TRUSTEE(S)] TO HAVE the full power to sell, mortgage, rent, lease and convey or otherwise encumber, without the joinder or consent of any beneficiary, and without the purchaser, lender, mortgagee, tenant or transferee being required to see to the distribution and application of any proceeds of sale, loan or rent.

IN TESTIMONY WHEREOF, this instrument was executed on March 6, 2003.

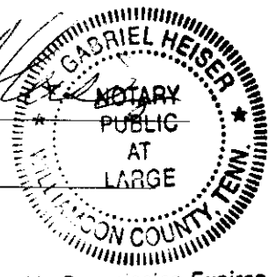
Praphulla N. Bhat
PRAPHULLA N. BHAT

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, a Notary Public in and for said state and county, duly commissioned and qualified, personally appeared PRAPHULLA N. BHAT, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and acknowledged that she executed the same as her free act and deed.

WITNESS my hand and Notarial Seal on March 6, 2003.

NOTARY PUBLIC
My Commission expires: _____



My Commission Expires
October 05, 2004

Owner/Property address:
PRAPHULLA AND NARAYANA BHAT
516 Cold Stream Place
Nashville, TN 37221

Address of New Owner:
PRAPHULLA AND NARAYANA BHAT
516 Cold Stream Place
Nashville, TN 37221

Mail Tax Bills To:
PRAPHULLA AND NARAYANA BHAT
516 Cold Stream Place
Nashville, TN 37221

PARCEL I.D.
Map 155-7 O B
Parcel 17 CO

NOTE TO REGISTER OF DEEDS: This transfer is to a revocable living trust, and pursuant to T.C.A. § 67-4-409(a)(3)(F) such transfer is exempt from the recordation tax; further, pursuant to T.C.A. § 67-4-409(a)(5), no oath of value is required in such transaction.