FILE BOX 45

THIS INSTRUMENT PREPARED BY:
Baldwin Land Title, PLLC
228 Jackson Meadows Drive
Hermitage, TN 37076

Address New Owner(s)
CHAD/TIPLER
1st Trust Bank for Savings
P.O. Box 17257
Memphis, TN 38187-0257
Send Tax Bills To:
Chad Tipler
951 Mansfield Drive Nashville TN 37206

Map & Parcel Nos.:
82-8-349

Davidson County DEEDWARR
Recvd: 03/31/03 16:09 2pgs
Fees:13.00 Taxes:360.75
20030331-0042233

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$97,500.00**, cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **PROVIDENT BANK** (herein referred to as "Grantor") has this day bargained and sold and, by these presents, does hereby transfer and convey unto **CHAD** D. **TIPLER**, UNMARRIED, (herein referred to as "Grantee"), his heirs and assigns, forever, the following described tract or parcel of land located in Davidson County, Tennessee, to wit:

A certain tract or parcel of Land in Davidson County, Tennessee, described as follows, to-wit:

Being Lot No. 7 on the Plan of House and Simonton's Subdivision of Lot Nos. 1 to 16 inclusive in Stratton & Seymour's Addition to Edgefield, now East Nashville as of record in Book 57, page 137, Register's Office for said County. Said Lot No. 7 fronts 50 feet on the Northerly side of Mansfield Avenue and runs back between parallel lines 175 feet to an alley.

Being the same property conveyed to Provident Bank by deed from I. Dyke Tatum, Substitute Trustee of record in Instrument No. 20020225-0023596, dated 2-25-02, recorded 2-25-02, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said tract or parcel of land together with all the improvements thereon and the appurtenances thereunto belonging unto the said Grantee, his heirs and assigns, in fee simple, forever.

GRANTOR COVENANTS with the said Grantee that she is lawfully seized and possessed of said property, that she has a good and lawful right to sell and convey the same, and that she is free from any lien or encumbrance whatsoever, except for applicable zoning and building regulations, all visible easements, restrictions and limitations of record, and 2003 real estate taxes, which are to be prorated.

But this Warranty Deed is limited to the time in which said real estate was lawfully seized and possessed by Grantors herein and does not extend to any previous time thereto. Wherever used, the singular number shall include the plural and the plural the singular and the use of any gender shall be applicable to all genders.

GRANTOR FURTHER COVENANTS with the said Grantee and binds herself, her heirs/successors and assigns, to warrant and forever defend the title thereto of said tract or parcel of land to the said Grantee, his heirs and assigns, against the lawful claims and demands of all persons whomsoever.

ALL warranties of Grantor herein contained are expressly limited to those persons or parties claiming by, through or under Grantor.

WITNESS this the 24 day of March, **20** 03.

Grantor

BY: _____

Provident Bank , M.B. McCoy, Vice-President

BY: _____

Provident Bank Deborah Martin, AUthorized agent

STATE OF ~~TENNESSEE~~)
OHIO

COUNTY OF HAMILTON)

The actual consideration for this transfer is **$97,500.00**.

_____

AFFIANT Deborah Martin, Authorized agent

Subscribed and sworn to before me, this 24th day of March, 2003.

_____

NOTARY PUBLIC

My Commission Expires:

_____

KAY E. PIERCE
Notary Public, State of Ohio
My Commission Expires
December 15, 2003

STATE OF ~~TENNESSEE~~)
OHIO

COUNTY OF HAMILTON)

Personally appeared before me, M.B.McCoy and Deborah Martin, a Notary Public in and for said state and county,

, with whom I am personally acquainted, and who acknowledged that she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the Vice-President* of **PROVIDENT BANK**, the maker, and is authorized by the maker to execute this instrument on behalf of the maker.

*and Authorized agent

WITNESS my hand and seal at office this 24 day of March, 2003.

_____

NOTARY PUBLIC

My Commission Expires:

_____

KAY E. PIERCE
Notary Public, State of Ohio
My Commission Expires
December 15, 2003