THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***77,900.00.

Natasha B. Bryson
Affiant

Subscribed and sworn to before me this 9th day of April, 2003.

Mitchell A. Watts
Notary Public

My Commission Expires: 10-12-05

Davidson County DEEDWARR
Recvd: 04/11/03 13:57 2pgs
Fees:13.00 Taxes:288.23
20030411-0048683

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP & PARCEL NOS.
NATASHA B. BRYSON 210 Old Hickory Boulevard #8 Nashville, Tennessee 37221	CAVALRY BANKING 114 West College Street Murfreesboro, TN 37130	MAP 142-4-A PARCEL 8.00 CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of SEVENTY SEVEN THOUSAND NINE HUNDRED AND 00/100 DOLLARS ($***77,900.00) and other good and valuable consideration, the receipt and legal sufficiency of all of which is hereby acknowledged, we, JOE SPENCER, married, and JEFFERSON C. PENNINGTON, JR., married, (hereinafter called the "GRANTORS"), have bargained and sold, and by these presents do transfer and convey unto NATASHA B. BRYSON, unmarried, (hereinafter called the "GRANTEE"), her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Unit No. 8 in a Horizontal Property Regime located on the Plat of Belle Forest of record in Book 5200, page 167, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Joe Spencer and Jon Pennington by deed from Small Business Administration, an Agency of the United States of America, of record in Book 8063, page 794, Register's Office for Davidson County, Tennessee; the said Jon Pennington having since conveyed his interest to Jefferson C. Pennington, Jr. by Quitclaim Deed of record as Instrument No. 199912280307306 in the Register's Office for Davidson County, Tennessee.

JILL I. SPENCER, spouse of Joe Spencer, and JEAN LISLE PENNINGTON, spouse of Jefferson C. Pennington, Jr., join in this conveyance to convey any interest they may have in subject property, particularly any marital interest.

This is improved property known as 210 Old Hickory Boulevard #8, 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, her heirs and assigns, forever.

GRANTORS COVENANT with the said GRANTEE that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee.

2. Matters, if any, shown on the plan of Belle Forest of record in Book 5200, page 167, Register's Office for Davidson County, Tennessee.

GRANTORS FURTHER COVENANT and bind themselves, their heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 9th day of April, 2003.

JOE SPENCER

BY: Jon Pennington
Attorney in Fact

JEFFERSON C. PENNINGTON, JR.

BY: Jon Pennington
Attorney in Fact

JILL I. SPENCER

BY: Jon Pennington
Attorney in Fact

JEAN LISLE PENNINGTON

BY: Jon Pennington
Attorney in Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Jon Pennington, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Joe Spencer, Jefferson C. Pennington, Jr., Jill I. Spencer and Jean Lisle Pennington, and acknowledged that he executed the same as the free act and deed of the said Joe Spencer, Jefferson C. Pennington, Jr., Jill I. Spencer and Jean Lisle Pennington.

WITNESS my hand and seal this 9th day of April, 2003.

Notary Public

My Commission Expires: 10.17.05

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee