PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

Davidson County DEEDWARR
Recvd: 05/23/03 14:29 3pgs
Fees:18.00 Taxes:410.70
20030523-0070807

WARRANTY DEED

THIS INDENTURE is made and entered into this 21ST day of May, 2003, by and between BONNIE LEE CHOWNING, AN UNMARRIED WOMAN, hereinafter called Grantor, and SARAH S. BALLARD, hereinafter called Grantee.

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, BONNIE LEE CHOWNING, AN UNMARRIED WOMAN, Grantor, does hereby bargain, sell, transfer and convey unto SARAH S. BALLARD, hereinafter referred to as Grantee, her successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantor in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 1624 LETHIA DRIVE, NASHVILLE, TN 37206.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantees, her successors, heirs and assigns forever. The Grantor covenants and agrees with the said Grantee that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantor further covenants and binds herself and her successors, heirs and assigns, to warrant and forever defend the title to said Grantee, her successors, heirs and assigns, against the lawful claims of all person whomsoever.

WITNESS the hand and seal of Grantor on the day and year first above written.

Bonnie Lee Chowning by her attorney in fact, Joe B. Trunk

BONNIE LEE CHOWNING
Signature of Seller

ATTORNEY IN FACT
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

On this **20th** day of **May, 2003** before me personally appeared JOE B. CRUNK to me known, (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of BONNIE LEE CHOWNING and , and acknowledged that he/she executed the same as the free act and deed of said BONNIE LEE CHOWNING per Limited Power of Attorney of record in INSTRUMENT No. 20030523-0070806 recorded immediately prior hereto.

Witness my hand, at office, this **20th** day of **May, 2003.** # 0070806

Notary Public

My Commission Expires: 4/10/03

Name and Address of Property Owner:

SARAH S. BALLARD

1624 LETHIA DRIVE
NASHVILLE, TN 37206

Property Address:

1624 LETHIA DRIVE
NASHVILLE, TN 37206

Person Responsible for Taxes:

NEW SOUTH FEDERAL SAVINGS BANK
210 Automation Way
Birmingham, AL 35210

Map & Parcel #: MAP 73-13, PARCEL 184

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$111,000.00** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Sarah A Ballard
Affiant

Sworn to and subscribed before me, a Notary Public, this **20th** day of **May, 2003.**

Notary Public

My Commission Expires: 4/10/03

RETURN TO:

COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

EXHIBIT 'A'

Land in Davidson County, Tennessee, being Lot No. 106 on the Plan of Henderson Gardens, Section 2, as of record in Book 2900, Page 101, Register's Office for said County, to which plan reference is made for a complete description of said lot.

Being the same property conveyed to ROBERT SAMUEL CHOWNING AND BONNIE LEE CHOWNING, BROTHER AND SISTER, by Warranty Deed from JOHN D. McCASLAND, JR., AND WIFE, JEAN McCASLAND, of record in BOOK 5648, PAGE 506, Register's Office for DAVIDSON County, Tennessee. The said Robert Samuel Chowning having since died on November 6, 1991, unmarried, and by his last Will and Testament filed in the Probate Court for Davidson County, Tennessee, Docket No. 98270, and filed in Will Book 177, page 511, his undivided one-half interest in and to said property was devised and bequeathed unto his sister, Bonnie Lee Chowning, thereby vesting Bonnie Lee Chowning with sole ownership of said property.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2003 and subsequent years, A LIEN, not yet due and payable (MAP 73-13, PARCEL 184).
2. All matters as set forth on the Plan of Section Two, Henderson Gardens, of record in Plat Book 2900, page 101, said Register's Office, which shows a 30-foot minimum building setback line from Lethia Drive and Welcome Lane; and a 10-foot public utility easement along the westerly line.