ADDRESS NEW OWNER: Barry J. Bertram
7435 Bridle Drive
Nashville, TN 37221

SEND TAX BILL TO: Nashville Post Office Credit Union
Attn: Tax Dept.
10 Rachel Drive
Nashville, TN 37214

MAP-PARCEL NOS. 142-2 142

Davidson County DEEDWARR
Recvd: 06/06/03 10:56 2pgs
Fees:13.00 Taxes:222.00
20030606-0078385

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN and No/100 ($10.00) DOLLARS cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of all of which are hereby acknowledged, We, **Carolyn Bertram, unmarried** (the "Grantors"), have bargained and sold, and by these presents do transfer and convey, **subject to a life estate retained herein,** unto **Barry J. Bertram, unmarried** (the "Grantees"), Grantees' successors and assigns, a certain tract or parcel of land in **Davidson County**, State of Tennessee, being more particularly described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 177 on the Plan of Cross Timbers, Section 4, as of record in Book 4175, Page 54, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and detailed description of said lot.

Being the same property conveyed to Peter Bertram and wife, Carolyn Bertram, by Warranty Deed dated August 14, 1974, from Edmund C. Johnston and wife, Anne C. Johnston, of record in Book 4844, Page 910, Register's Office for Davidson County, Tennessee. The said Peter Bertram and Carolyn Bertram have since divorced and Peter Bertram conveyed his interest in the subject property to Carolyn Bertram by virtue of a Quitclaim Deed dated September 9, 1982, of record in Book 5936, Page 623, said Register's Office.

Carolyn Bertram, Grantor herein, hereby reserves unto herself a life estate in said property.

PROPERTY CONVEYED "AS IS."

This is property with a common address of 7435 Bridle Drive, Nashville, TN 37221.

CONVEYANCE OF SAID PROPERTY IS MADE SUBJECT TO THE FOLLOWING:
(1) Property taxes for the current year and all subsequent years, taxes for the current year being prorated and payment of same being assumed by the Grantees; (2) The Plan of Record in Book 4175, Page 54, said Register's office and all matters therein; (3) Restrictive Covenants of record in Book 4317, Page 284, said Register's office.

TO HAVE AND TO HOLD the said tract or parcel of land with the appurtenances, estate, title, and interests thereto belonging to the said Grantees, Grantees' successors and assigns, forever. And Grantors do covenant with the said Grantees that Grantors 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 set forth herein.

And Grantors do further covenant and bind themselves, their heirs, representatives and assigns, to warrant and forever defend the title to the Property to the said Grantees, their successors and assigns against the lawful claims of all persons whomsoever.

When necessary for proper construction, the singular shall include the plural and the plural shall include the singular, and the reference to any gender shall include reference to any and all genders.

IN WITNESS WHEREOF, the Grantors have caused this Deed to be executed this 5th day of June 2003.

Carolyn Bertram

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named **Carolyn Bertram, unmarried,** with whom I am personally acquainted, or who proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at office this 5th day of June 2003.

Notary Public
My Commission Expires: 1-28-2006

CINDY S. SMITH NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENNESSEE
My Commission Expires JAN. 28, 2006

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater for this transfer is $60,000.00.

Affiant

Subscribed and sworn before me this 5th day of June, 2003.

Notary Public
My Commission Expires: 1/28/2006

CINDY S. SMITH NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENNESSEE
My Commission Expires JAN. 28, 2006

This instrument prepared by: Cindy S. Smith, P.C., Attorney at Law
P.O. Box 292004, Nashville, TN 37229
(Davidson County - Box 27B)

File No. 0306-185