Book I

SPECIAL WARRANTY DEED

FROM: SunTrust Bank, Grantor
TO: Joyce A. Garrison Grantee

This instrument was prepared by:
Mark J. Vane
Stites & Harbison PLLC
Suite 1800
SunTrust Center
Nashville, Tennessee 37219

Davidson County DEEDWARR
Recvd: 06/26/03 10:30 7pgs
Fees:38.00 Taxes:510.60
20030626-0088201

Address New Owner (s) as follows:	Name and Address of the Person or Entity Responsible for the Payment of Real Property Taxes	Map-Parcel Numbers
Joyce A. Garrison 1021 Blue Mountain Lane Antioch, Tennessee 37013	SAME	135-14-O-A-271.00 CO

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is One Hundred Thirty Eight Thousand and No/100 Dollars ($138,000.00).

Affiant

SUBSCRIBED AND SWORN TO before me, this the 24th day of June, 2003.

Notary Public

SHARI A. THOMPSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires: 1-29-05

FOR AND IN CONSIDERATION OF the sum of One Hundred Thirty Eight Thousand and No/100 Dollars ($138,000.00), the receipt and sufficiency of which are hereby acknowledged, **SUNTRUST BANK** (the "Grantor") has bargained and sold, and by these presents does transfer and convey unto **JOYCE A. GARRISON**, a single person, (the "Grantee"), her heirs, successors and assigns, a certain tract or parcel of land in Davidson

County, State of Tennessee, more particularly described on Exhibit A attached hereto and incorporated herein by this reference together with all improvements, buildings and structures located thereon (the "Property").

The Property is improved property. The street address of the Property is believed to be 1021 Blue Mountain Lane, Antioch, Tennessee, but such addresses are not part of the legal description of the Property. In the event of any discrepancy, the legal description herein shall control.

This conveyance is expressly made subject to those matters more specifically set forth on Exhibit B attached hereto and incorporated herein by this reference.

TO HAVE AND TO HOLD the Property with the appurtenances, estate, title and interest thereto belonging to the Grantee, her heirs, successors and assigns forever.

And Grantor does covenant and bind Grantor its, successors and assigns to warrant and forever defend the title to the Property to the Grantee, her heirs, successors and assigns against the lawful claims of all persons whomsoever claiming by, through or under Grantor, but not further or otherwise, except as to those matters set forth on Exhibit B, to which this conveyance is expressly made subject.

Witness our hands this 24th day of June, 2003.

GRANTOR:

SUNTRUST BANK

By: _____

Name: Steve Lancaster

Title: Vice President

SUNTRUST BANK

By: _____

Name: Judy Perigo

Title: Vice President

STATE OF TENNESSEE)

COUNTY OF Davidson)

Before me, Jamie West , a Notary Public of said County and State, personally appeared **STEVE LANCASTER**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be a Vice President (or other officer authorized to execute the instrument) of SunTrust Bank, the within named bargainor, a Georgia corporation, and that he as such Vice President executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and seal, at Office, this 24 day of June, 2003.

Notary Public

My Commission Expires: Sept. 24, 2005

STATE OF TENNESSEE)

COUNTY OF Davidson)

Before me, Jamie M. West , a Notary Public of said County and State, personally appeared Judy Perigo , with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged self to be Vice President (or other officer authorized to execute the instrument) of SunTrust Bank, the within named bargainor, a Georgia corporation, and that she as such Vice President executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by her self as Vice President

Witness my hand and seal, at Office, this 24 day of June, 2003.

NOTARY PUBLIC

My Commission Expires: Sept. 24, 2005

EXHIBIT A

PROPERTY DESCRIPTION

That certain tract of parcel of land located in Davidson County, Tennessee and more particularly described as follows:

Being Lot No. 271 on the Plan of Pinnacle Point Subdivision, Phase 5 of record in Plat Book 8250, page 842 amended in Book 11114, page 958, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to SunTrust Bank by Successor Trustee's Deed from J. Bryan Echols, Successor Trustee, of record at Instrument Number 20011128-0130180 in the Register's Office for Davidson County, Tennessee.

EXHIBIT B

ENCUMBRANCES

1. Any and all unpaid real and personalty taxes, plus penalty and interest, if any. Such taxes will not be pro-rated. Grantee assumes full liability for such taxes.

2. Any mechanics' and materialmen's liens, filed or unfiled, which take priority over the Deed of Trust upon which this foreclosure sale is had.

3. Title to that portion of the Property lying within the bounds of any roads, streets, or highways.

4. Such easements, building lines, recorded plans and restrictions as may be applicable.

5. Rights or claims of parties in possession.

6. Encroachments, overlaps, boundary line disputes or other matters which would be shown by an accurate survey or inspection of the Property.

7. Any and all deeds of trust and/or fixture filings which take priority over the Deed of Trust upon which this foreclosure sale is had.

8. Subject to the liens for any unpaid assessments and/or special assessments.

9. Any and all other matters, including, without limitation, liens, easements, restrictions, claims, defects, encumbrances, adverse claims and other matters which take priority over the Deed of Trust under which the foreclosure was held.

10. Any adverse claim to any portion of said land which has been created by artificial means or has accreted to any such portion so created and riparian rights, if any.

11. Restrictive Covenants of record in Book 6405, page 169, Book 7032, page 730 corrected in Book 7067, page 739, Book 7065, page 959, Book 6405, page 169 and Book 10097, page 390, Register's Office of Davidson County, Tennessee.

12. Deeds of Conveyance of record in Book 7097, page 158, Book 11201, page 733 and Book 11201, page 757, said Register's Office.

13. Storm Water Detention Agreement of record in Book 10752, page 463 and Book 7424, page 953, said Register's Office.

14. Articles of Incorporation recorded in Book 7058, page 234, said Register's Office.

15. Master Deed and Bylaws recorded in Book 7032, page 730 and Book 7032, page 761, said Register's Office.

16. Subject to all matters as set forth per Plat Book 8250, page 842 amended in Book 11114, page 958, said Register's Office.

17. Easements shown on Plat of record in Plat Book 6250, page 92, 93, and 94, said Register's Office.