THIS INSTRUMENT PREPARED BY:
Mudter Morgan & Patterson
Attorneys-at-Law
2000 Richard Jones Road
Suite 110
Nashville, Tennessee 37215

File Box 9B:
First Title & Escrow Co., Inc.
FTEC File No. 20859

STATE OF TENNESSEE:
COUNTY OF DAVIDSON:

The actual consideration or value, whichever is greater, for this transfer is: $168,000.00.

Affiant

Subscribed and sworn to before me, this 23rd day of JUNE, 2003.

Notary Public

My Commission Expires: 9/25/04

Davidson County DEEDWARR
Recvd: 06/30/03 08:16 2pgs
Fees:13.00 Taxes:621.60

20030630-0089703

WARRANTY DEED

Address New Owner:	**Send Tax Bills To:**	**Tax Information:**
Mr. and Mrs. Andrew Osenga 520 Richmar Drive Nashville, TN 37211	Cavalry Banking 114 West College Street Murfreesboro, TN 37130	MAP 146-4 PAR 118

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, JENNIFER M. FERRERI GRISHAM, MARRIED ("Grantor"), has this day bargained and sold, and does hereby transfer and convey to ANDREW OSENGA AND WIFE, ALISON OSENGA*("Grantee"), its successors, heirs and assigns, all that tract or parcel of land in Davidson County, Tennessee, more particularly described on Exhibit "A" hereto.

*MICHAEL B. SHIPLEY AND WIFE, CAROLYN C. SHIPLEY

This is improved property located at 520 Richmar Drive, Nashville, Tennessee 37211.

DENNIS GRISHAM, the spouse of JENNIFER M. FERRERI GRISHAM, joins in this conveyance solely to convey any marital interest he may have in subject property by virtue of his marriage to the said JENNIFER M. FERRERI GRISHAM.

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

And Grantor covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and that the same is unencumbered, except as set out on Exhibit "A" hereto. Grantor further covenants and binds itself, its successors, heirs and assigns to warrant and forever defend the title to said real estate to Grantee, its successors, heirs and assigns against the lawful claims of all persons, except as set out on Exhibit "A" hereto.

Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, Grantor has executed this instrument on this 23rd day of JUNE, 2003.

JENNIFER M. FERRERI GRISHAM

DENNIS GRISHAM

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, aforesaid, JENNIFER M. FERRERI GRISHAM AND DENNIS GRISHAM, with whom I am personally acquainted (or 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, at office, this 23rd day of JUNE, 2003.

My Commission Expires: 9/25/04

Notary Public

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 722 on the Plan of Section Eleven Caldwell Hall, as of record in Plat Book 3300, page 54, Register's Office for Davidson County, Tennessee to which plan reference is made for a more complete description.

Being the same property conveyed to Jennifer M. Ferreri, unmarried by deed dated September 23, 1996 from David M. Hall and wife, Erica L. Hall of record in Book 10201, page 846, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to: (1) 2003 Taxes, which have been prorated and assumed by the Grantee; and (2) All matters appearing on the Plan of record in Plat Book 3300, page 54, said Register's Office.