NAME/ADDRESS OF OWNER:

JAMES MICHAEL McCROSKEY ET UX
130 Wilson Blvd North
Nashville, TN 37205

SEND TAX BILLS TO:
First Horizon Home Loan Corporation
P. O. Box 7481
Springfield, OH 45501

THIS INSTRUMENT PREPARED BY:

SANDRA Y. TRAIL, ATTORNEY
107 North Maple Street
Murfreesboro, TN 37130

Map 103-12-0-F, Parcel 101

Davidson County DEEDWARR
Recvd: 07/02/03 09:49 2pgs
Fees:13.00 Taxes:1128.50
20030702-0091294

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TEN AND NO/100 DOLLARS ($10.00), cash in hand paid, and other good and valuable consideration, the undersigned, DAVID A. CULLUM and wife, JOAN P. CULLUM, do hereby transfer and convey unto JAMES MICHAEL McCROSKEY and wife, HENRIETTA B. McCROSKEY, their heirs and assigns, forever, that certain tract of land located in Davidson County, Tennessee, and being further described as follows, to-wit:

> Being Unit A on the Plan of North Wilson Condominiums, as shown on Exhibit B of the Master Deed of North Wilson Condominiums, as of record in Book 7205, page 730, Register's Office for Davidson County, Tennessee, the said Plan being of record on Page 759 of said Book and to which plan reference is hereby made for a more complete description, and also being a part of Lots 1 and 2 on the Plan of North Wilson, as of record in Book 6200, page 381, Register's Office for Davidson County, Tennessee.
>
> Being the same property conveyed to David A. Cullum and wife, Joan P. Cullum by Warranty Deed from Douglas A. Brace and wife, Lisa C. Brace of record in Book 8556, page 741, in the Register's Office for Davidson County, Tennessee.
>
> This conveyance is made subject to a) all provisions of the Tennessee "Horizontal Property Act:" as the same is set out in Section 66-27-101, et seq., of the Tennessee Code Annotated, and is subject to the provisions and requirements thereof; also subject to the By-Laws of record in Book 7205, page 761 for the administration thereof; also subject to easements, rights and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon, and also including without limitations, all conditions, covenants, restrictions, options, burdens, assessments, and other undertakings contained in the Master Deed establishing a Horizontal Property Regime of North Wilson Condominiums, of record in Book 7205, page 730; b) all matters shown on the plat of record in Plat Book 6200, page 381 and as revised in Plat Book 8250, page 547; and c) and to any and all restrictive covenants, easements and set back lines, etc. applicable to said property which are of record; all of the Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all the appurtenances, estate, title and interest thereunto belonging unto the said Grantees, their heirs and assigns, forever.

The undersigned covenants with the said Grantees that they are lawfully seized and possessed of said real estate, that they have a good right to convey the same and that it is unencumbered, except by lien of the 2003 Davidson County property taxes, which taxes will be prorated between the parties hereto, with the Grantors paying to the Grantees their proportionate share and the Grantees assuming and agreeing to pay the same in full when due.

The undersigned further covenant and bind themselves, their heirs and assigns, to forever warrant and defend the title to said real estate to the said Grantees, their heirs and assigns, against the lawful claims of all persons, whomsoever.

WITNESS OUR HANDS, this the 23rd day of June, 2003.

David A. Cullum by [signature] POA.
DAVID A. CULLUM

Joan P. Cullum by [signature] POA.
JOAN P. CULLUM

STATE OF TENNESSEE)
ss:
COUNTY OF Davidson)

On this 23rd day of June, 2003, before me personally appeared DAVID A. CULLUM and wife, JOAN P. CULLUM, to me known or who proved to me on the basis of satisfactory evidence to be the persons described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed, by virtue of power of attorney recorded as instrument number 20030604-0076106 of the REgister's Office of Davidson County, Tennessee.

WITNESS MY HAND AND OFFICIAL SEAL at Nashville, Tennessee.

Judy Martin
NOTARY PUBLIC

JUDY MARTIN NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 6/24/06

STATE OF TENNESSEE)
ss:
COUNTY OF Davidson)

I hereby swear or affirm that the actual consideration for this transfer, or value of the property transferred, whichever is greater, is $305,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Tammy Michael McCord
AFFIANT

Sworn to and subscribed before me, this the 23rd day of June, 2003.

Judy Martin
NOTARY PUBLIC

JUDY MARTIN NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 6/24/06