Prepared by:
Amy Cross Nance
Attorney at Law
1600 Westgate Circle Suite 125
Brentwood, TN 37027

Davidson County DEEDWARR
Recvd: 09/04/03 17:29 2pgs
Fees:13.00 Taxes:715.95
20030904-0129101

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $193,500.00

Affiant

Subscribed and sworn to before me, this 28th day of August 2003.

Notary Public
My commission expires: 4/21/07

AMY CROSS NANCE NOTARY PUBLIC AT LARGE WILLIAMSON CO. TENN.

Address of New Owner:	Send Tax Bills to:	Tax Information
Elizabeth McCarty	Cherry Creek Mortgage Co.	131-03-O-D/[illegible]
4242 Lone Oak Rd.	7600 E. Orchard Rd. Suite 250-N	
Nashville TN 37215	Greenwood Village, CO 80111	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged C. Martin Spears and wife Allison J. Spears hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Elizabeth McCarty an unmarried person hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

A certain condominium apartment in Davidson County, Tennessee, described as follows: Unit No. A on Lot No. 8 in Lone Oak Condominiums, a Condominium, a Horizontal Property Regime, located in Davidson County, Tennessee, and described in a Master Deed recorded in Book 6108, page 332 Register's Office for Davidson County, Tennessee, to which reference is hereby made and further described on the plat of record in Book 5800 page 211 and further set forth as Exhibit C to the Master Deed. The easements, restrictive covenants, conditions and regulations imposed upon and relating to the apartments, property, co-owners and tenants of Lone Oak Park Condominiums , contained in the Master Deed and By-Laws appended thereto, recorded in Book 6108, page 332, Register's Office for Davidson County, Tennessee, are incorporated in this deed by reference and made a part hereof the same as though copied herein.

Being the same property conveyed to C. Martin Spears and wife Allison J. Spears by deed from The Riley Family Limited Partnership of record in Instrument No. 20001201-0117827 Register's Office for Davidson County, Tennessee

This conveyance is made subject to the following: 1) 2003 taxes a lien which are not yet due and payable. 2) No insurance is provided as the number of acres 3) All matters appearing on plan of Lone Oak Condominiums of record in Book 5800 Page 211 Register's Office for Davidson County, Tennessee 4) Covenants, conditions, restrictions, reservation, easements liens for assessments options power of attorney and limitations on title created by the Tennessee "Horizontal Property Act" and as set forth in the Master Deed recorded in Book 6108 Page 332.Register's Office for Williamson County, Tennessee the premises herein is a condominium apartment established pursuant to the provisions of theTennessee Code Annotated, and is subject to the provisions and reqiurements thereof; also subject to easements, rights, and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility eaasements now or hereafter established over, through or upon

and other utility eaasements 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, reservations, options, burdens, assessments, and other undertakings contained in the master "Deed " establishing a horizontal property regime of Lone Oak Park Condominium and recorded in Book 6108 Page 332 Register's Office for said county.
This property is improved property known as 4242 Lone Oak Rd., Nashville, Tennessee 37215

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), their heirs and assigns, against the lawful claims of all persons whomsoever.

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

WITNESS my hand this 28 day of August, 2003.

C. Martin Spears

Allison J. Spears

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named C. Martin Spears and Allison J. Spears, the bargainor(s), 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 and official seal at Brentwood, Tennessee, this 28th day of August, 2003.

Notary Public

My Commission expires: 4/21/07

AMY CROSS NANCE
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TENN.

FILE NO: 04052