Prepared by:
Realty Title & Escrow Company, Inc.
383 Johnny Cash Parkway, Suite 140
Henderson[illegible], TN
File No. 08-0808-61053



Commission Expires MAY 28, 2006

STATE OF TENNESSEE
COUNTY OF SUMNER
The actual consideration or value, whichever is greater, for this transfer is $ 70,000.00.

Affiant

Subscribed and sworn to before me, this 3rd day of October, 2003.

Notary Public
My commission expires: 05/28/06

Address of New Owner:	Send Tax Bills to:	Tax Information
Rebecca A. Sheppard	Columbia National Incorporated	43-13-0-357
220 Elm Street	7142 Columbia Gateway Drive	
Madison, TN 37115	Columbia, MD 21046	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Kathleen Neal and Valorie White, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Rebecca A. Sheppard , hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to- wit:

Land in Davidson County Tennessee, Being Lot 17 of Block I, on the plan of Forest Park, of Record in Plat Book 843, Page 44, said Register's Office, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Kathleen Neal and Valorie White, DBA V & K Properties, by deed from Teresa B. Green, dated 6-26-03, recorded 7-25-03 in Instrument Number 20050725-0104157 Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 220 Elm Street, Madison, TN 37115

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantees, 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.

Davidson County DEEDWARR
Recvd: 10/08/03 12:59 2pgs
Fees:13.00 Taxes:259.00
20031008-0149440

WITNESS my hand this 3rd day of October, 2003.

Kathleen Neal

Kathleen Neal

Valorie White

Valorie White

By: Valorie White
Valorie White, Attorney-in-Fact
20031008-0149439

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Valorie White, with whom I am personally acquainted, and who acknowledged she executed the within instrument for the purposes therein contained

Witness my hand in Hendersonville, Tn, this 3rd day of October, 2003.

Notary Public

ANGELA A. RAMSEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAY 28, 200

My Commission expires 05/28/06

STATE OF TENNESSEE
COUNTY OF SUMNER

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, the within named Valorie White, with whom I am personally acquainted, and, who upon oath, acknowledged she executed the within instrument for the purposes therein contained, and who further acknowledged that she is the attorney in fact for Kathleen Neal and that she is authorized by Kathleen Neal to execute this instrument on her behalf.

Witness my hand in Hendersonville, Tn, this 3rd day of October, 2003.

Notary Public

My Commission expires 05/28/06

ANGELA A. RAMSEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Commission Expires MAY 28, 200