PREPARED BY (AND RETURN TO):

WILKINS & IVEY
Attorneys At Law

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W & I Ref: GJ Title No: 45093

Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 10/09/03 10:33 3pgs
Fees:18.00 Taxes:344.10
20031009-0150044

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Terra A. Bruner 4908 Ruskin Avenue Nashville, Tennessee 37216	National Bank of Commerce 115 29th Avenue South Nashville, Tennessee 37212

TAX MAP-PARCEL NUMBERS: 061-04-063

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$93,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Carolyn P. Erambert and spouse, Gerald P. Erambert**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Terra A. Bruner** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being the southerly 75 feet of Lot No. 9 on the map of M. C. McGaughey's 1st Haysboro Subdivision, of record in Book 843, page 23, Register's Office for Davidson County, Tennessee and described as follows:

Said part of said lot fronts 75 feet on the easterly side of Marina Avenue, now Ruskin Avenue, and runs back between parallel lines 200 feet to a dead line.

Being the same property conveyed to Carolyn P. Erambert and husband, Gerald P. Erambert by deed from Betty L. Cavanah, unmarried of record in Book 11129, page 505, Register's Office for Davidson County, Tennessee.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2004, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 843 Page 23, said Register's Office.

This instrument is executed on behalf of Carolyn P. Erambert and spouse, Gerald P. Erambert by Jane St. Charles as Attorney in Fact pursuant to a Power of Attorney being recorded simultaneously herewith. The affidavit of said Attorney in Fact is attached as "Exhibit A' to this instrument and incorporated herein by reference.

This is improved property, known as: 4908 Ruskin Avenue, Nashville, Tennessee 37216

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised 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 FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 3rd day of October, 2003 .

Carolyn P. Erambert
Carolyn P. Erambert By:Jane St. Charles, Atty-in-Fact

Gerald P. Erambert
Gerald P. Erambert By:Jane St. Charles, Atty-in-Fact

State of TENNESSEE
County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $93,000.00

Jena A. Brunner
Affiant

Sworn and subscribed before me this 3rd day of October, 2003

Deborah Gail Johnson
Notary Public

My Commission Expires: _____

DEBORAH GAIL JOHNSON
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires MAY 29, 2005

State of Tennessee
County of Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named , **Jane St. Charles** with whom I am personally acquainted (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged the execution of the within instrument on behalf of **Carolyn P. Erambert and spouse, Gerald P. Erambert** , as Attorney-in-Fact, as the free act and deed of the said Principal(s).

Witness my hand and official seal at Nashville, Tennessee, this 3rd day of October, 2003

Deborah Gail Johnson
Notary Public

My Commission Expires:

DEBORAH GAIL JOHNSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires MAY 29, 2005

EXHIBIT "A"
To
Warranty Deed

FROM: Carolyn P. Erambert and spouse, Gerald P. Erambert

TO: Terra A. Bruner

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned Affiant, being first duly sworn, deposes and says as follows:

1. That the document to which this affidavit is exhibited is executed by the undersigned as attorney-in-fact for the principal(s) thereon shown.

2. That this execution is proper and within the scope of the power-of-attorney referenced in the instrument.

3. Pursuant to the provisions of *Tennessee Code Annotated,* Section 34-6-105(c), of the Uniform Durable Power of Attorney Act, the undersigned Affiant certifies that at the time of execution of said document the Affiant had no knowledge or notice of the termination of the power-of-attorney, either by revocation or by a principal's death, disability, or incapacity.

Further the Affiant Saith not.

Jane St. Charles
Jane St. Charles, Affiant

Sworn to and subscribed before me this

3rd day of October, 2003

Deborah Gail Johnson
Notary Public

My Commission Expires:_____

DEBORAH GAIL JOHNSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires MAY 29, 2005