WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 120,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF October, 2003

Notary Public

MY COMMISSION EXPIRES: 11-27-04
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Premier Escrow, LLC, 4301 Hillsboro Road, Suite 300, Nashville, Tennessee 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
John Stewart	Cavalry Banking	MAP 149-02-B
(NAME)	(NAME)	
2228 Cottage Hill Drive	114 W. College Street	PARCEL 136
(ADDRESS)	(ADDRESS)	
Antioch, Tennessee 37013	Murfreesboro, TN 37130	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Benjamin H. Ernst, Jr., unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO John Stewart

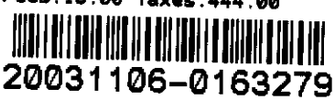
HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, Tennessee, being Lot No. 221 on the Plan of Piccadilly Square, Phase II, of record in Plat Book 6250, pages 92, 93 and 94, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete description thereof.

Being the same property conveyed to Benjamin H. Ernst, Jr., unmarried, by deed from M.C.R., Inc., a Tennessee Corporation, of record in Book 6984, page 617, said Register's Office.

This conveyance is subject to (a) 2003 real property taxes which have been prorated and assumed by the grantee(s); (b) all matters appearing on the plan of record in Book 6250, pages 92-94, said Register's Office; (c) Bylaws amd restrictive covenants of record in Book 6236, page 683, Book 6295, pages 506 and 520, Book 6295, pages 534 and 572, Book 6295, pages 580 and 588, Book 6300, pages 409 and 431, Book 6306, page 833, Book 6496, pages 100 and 107, Book 6496, page 114, Book 6518, page 184, Book 6518, page 190, Book 6355, page 322, Book 6830, page 739 and Book 8083, page 386, said Register's Office; and (d) driveway easement of record in Book 9061, page 509, said Register's Office.

Davidson County DEEDWARR
Recvd: 11/06/03 14:16 2pgs
Fees:13.00 Taxes:444.00



20031106-0163279

unimproved ( )
This is improved (X) property, known as 2228 Cottage Hill Drive, Antioch, Tennessee 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized 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; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the 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.

Witness my hand this 30th day of October 2003

Benjamin H. Ernst, Jr.

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 Benjamin H. Ernst, Jr., unmarried

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 30th day of October, 2003.

Commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____, _____.

JOHN GREGORY HARDEMAN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN Exp. 3/26/05

My commission expires _____

Notary Public