WARRANTY DEED

SHELLY M. CARPENTER NOTARY PUBLIC AT LARGE KNOX CO., TENN.

STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $105,000.00

Janice Neely
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 4th Day of November, 2003.

Shelly M Carpenter
Notary Public

MY COMMISSION EXPIRES: 12-5-07 (AFFIX SEAL)

MY COMMISSION EXPIRES: 12-5-07

THIS INSTRUMENT WAS PREPARED BY
Accurate Title & Escrow, Inc., 181 E. Main Street Ste 2 Hendersonville, TN 37075

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Janice Neely unmarried	New South Federal Savings Bank	84-1
(NAME) 2607 Colbert Dr	(NAME) 210 Automation Way	
(ADDRESS) Nashville, TN 37206	(ADDRESS) Birmingham, AL 35210	79.00
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, we, **Mary Lou Herron widow**, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto **Janice Neely unmarried** herereinafter called the GRANTEE(S), their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being Lot No. 12, Rosebank Court Subdivision, as of record in Book 3106, page 72, Register's Office for said County.

Being the same property conveyed to Glenn T Herron and wife Mary Lou Herron by deed from Castleman Construction Co in Book 3463, page 177, said Register's Office. The said Glenn T. Herron died on 10/30/99, and the said property now vests soley in Mary Lou Herron surviving tenant by the entirety.

Further Being the same property conveyed to Janice Neely unmarried by deed from

Subject to all matters appearing on the Plan of record in Plat Book 3106 page 72 and any restrictions and easements ancillary thereto, said Register's Office.

This conveyance is made subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated.

This is unimproved ( )
improved(X) property, known as 2607 Colbert Dr Nashville TN 37206
(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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 except for the current year property taxes which are being prorated between the parties and Grantee agreeing to pay said tax when due; 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 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/our hand(s) this 4th Day of November, 2003.

Davidson County DEEDWARR
Recvd: 11/10/03 10:22 2pgs
Fees:13.00 Taxes:388.50
20031110-0164243

Mary Lou Herron
Mary Lou Herron Widow

STATE OF TENNESSEE)

ss

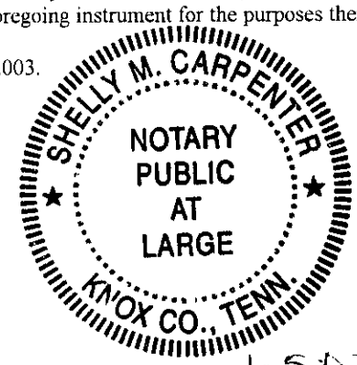
COUNTY OF Davidson)

Before me, the undersigned Notary Public, personally appeared Mary Lou Herron Widow, who are known to me or proved to me on the basis of satisfactory evidence, and who acknowledged that executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 4th Day of November, 2003.

NOTARY PUBLIC

MY COMMISSION EXPIRES: _____



MY COMMISSION EXPIRES: 6-5-07