40-A

This Instrument Prepared By:
Gibson, Gregory & Gwyn, PLLC
201 Fourth Avenue, N. Suite 1900
Nashville Tennessee 37219

Davidson County DEEDWARR
Recvd: 11/17/03 15:37 2pgs
Fees:13.00 Taxes:482.67
20031117-0167578

ADDRESS NEW OWNER:

George E. Davis and
Kelli N. Davis
407 Black Oak Court
Spartanburg, SC 29306

SEND TAX BILL:

Franklin American Mortgage
Company
501 Corporate Centre Drive
Suite 400
Franklin, TN 37067

MORTGAGEE:
Franklin American Mortgage Company
501 Corporate Centre Drive, Suite 400
Franklin, TN 37067

MAP AND PARCEL:
MAP 142-9-C
PARCEL 951 CO

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the Grantees named herein, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Janice M. Gamberg ("Grantor"), has bargained and sold, and by these presents does transfer and convey unto George E. Davis and Kelli N. Davis, as joint tenants with the right of survivorship ("Grantee"), their heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

Land in Davidson County, Tennessee, being Unit No. 951, together with the carport designated 951-C, on the Plan of River Plantation, Section Five, Phase One, Lot Two, a Condominium, of record in Plat Book 5200, page 257, Register's Office for said County, to which plan reference is made for a more complete description, together with the appurtenant interest in the common elements of River Plantation, Section Five, Phase One, Lot Two, a Condominium, a horizontal property regime established by Master Deed of record in Book 5410, page 248, said Register's Office.

Being the same property conveyed to Dale M. Gamberg and wife, Janice M. Gamberg, by deed from Alvin L. Johnson and wife, Marjorie M. Johnson, of record in Book 8122, page 65, said Register's Office. The said Dale M. Gamberg conveyed his interest in the property to Janice M. Gamberg by Quitclaim Deed of record in Instrument No. 20010807-0084415, said Register's Office.

Dale M. Gamberg joins in the execution of this instrument to convey his interest in the property as spouse of Janice M. Gamberg.

This conveyance is made subject to such limitations and restrictions and easements as may affect the premises.

This is improved property known as 951 Gen George Patton Road, Nashville, TN 37221.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, their heirs, successors and assigns, forever; and Grantor, does covenant with Grantee that they are lawfully seized and

possessed of the Property in fee simple, has a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to the Property to Grantee, their heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this 14 day of November, 2003.

Janice M. Gamberg

Dale M. Gamberg by Janice M. Gamberg

Dale M. Gamberg by Janice M. Gamberg, Attorney-in-Fact Pursuant to Limited Power of Attorney of record as Instrument No. _____, R.O.D.C., TN

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, of the state and county aforesaid, personally appeared Janice M. Gamberg, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the foregoing instrument for the purposes contained herein. Witness my hand and official seal this 14 day of November, 2003.

Notary Public

My Commission Expires: 7/21/07

ANDREW B. GIBSON, JR. Notary Public At Large DAVIDSON COUNTY, TENN.
My Commission Expires July 21 2007

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public for and in the State and County aforesaid Janice M. Gamberg, to me known, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be the person who executed the foregoing instrument on behalf of Dale M. Gamberg, and who acknowledged that she executed the same as the free act and deed of Dale M. Gamberg. Witness my hand and official seal this 14 day of November 2003.

Notary Public

My Commission Expires: 7/21/07

ANDREW B. GIBSON, JR. Notary Public At Large DAVIDSON COUNTY, TENN.
My Commission Expires July 21 2007

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual value or consideration, whichever is greater, for this transfer is $130,450.00.

AFFIANT

Subscribed and sworn to before me this 14 day of November 2003.

NOTARY PUBLIC

My Commission Expires: 7/21/03

ANDREW B. GIBSON, JR. Notary Public At Large DAVIDSON COUNTY, TENN.
My Commission Expires July 21 2007