WARRANTY DEED

TAMMY JO SULCER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS
GREATER FOR THIS TRANSFER IS $ 116,500.00

Mary Birdwright
AFFIANT

SUBSCRIBED AND SWORN TO ME ON THE 21ST DAY OF
NOVEMBER, 2003.

Tammy Sulcer
NOTARY PUBLIC

MY COMMISSION EXPIRES 11/25/06

My Commission Expires NOV. 25, 2006

INSTRUMENT PREPARED BY
JIM R. VANDERPOOL, P.C., 5115 MARYLAND, BRENTWOOD, TN 37027

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP-PARCEL
Gill R. Geldreich	New South Federal Savings Bank	MAP:61-15-
1313 Norvel Avenue	210 Automation Way	Parcel:209
Nashville, TN 37216	Birmingham, AL 35283-0180	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE,

PHILLIP J. HARRIS AND WIFE, MARY K. HARRIS

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

GILL R. GELDREICH

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

SEE EXHIBIT "A"

This is improved property known as 1313 Norvel Avenue, Nashville, TN 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, its successors and assigns, forever; and the Grantor does covenant with the said Grantee that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except for the security interest held by Grantee; and the Grantor does further covenant and bind itself, its successors and assigns to warrant and forever defend the title to the said land to the said Grantee, its successors 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 our hand on the 21st day of November, 2003.

Phillip J. Harris

Mary K. Harris

Davidson County DEEDWARR
Recvd: 12/02/03 15:37 2pgs
Fees:13.00 Taxes:431.05
20031202-0173348

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before , the undersigned, a Notary Public, in and for said County and State, the within named, PHILLIP J. HARRIS AND MARY K. HARRIS, the bargainor(s), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee , this 21st day of November, 2003.

Notary Public Dana Delworth

My Commission Expires: 11/27/04

DANA DELWORTH NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

EXHIBIT A - LEGAL DESCRIPTION

Land in Davidson County, Tennessee, being Lot No. 30 and the east 20 feet of Lot 29 on the Map of M.N. Young's Inglewood Annex, of record in Book 547, Page 197, Register's Office for said County.

Said Lot and part of said lot adjoin and front together 70 feet on the northerly side of Norvel Avenue and run back 125 feet 5 inches on the west line and 124 feet on the east line to a dead line on which they measure 70 feet.

Being the same property conveyed to Phillip Harris, an unmarried person by Warranty Deed dated January 31, 1997 from Tony R. Roberts, an unmarried person of record in Book 10346, Page 555, and further conveyed to Phillip J. Harris and wife, Mary K. Harris by Quitclaim Deed of record in Book 11415, Page 949, said Register's Office.

THIS conveyance is subject to any and all zoning regulation, building restriction and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes, for the current year which if prorated have been assumed by the Grantee(s) herrein