PLEASE RECORD AND RETURN TO:
REALTY TITLE & ESCROW CO., INC.
913 CONFERENCE DRIVE, SUITE 101
GOODLETTSVILLE, TENNESSEE 37072

Davidson County DEEDWARR
Recvd: 02/13/04 15:32 2pgs
Fees:13.00 Taxes:382.95
20040213-0017660

Prepared by:
Realty Title & Escrow Company, Inc.
1000 North Chase Drive, Suite 115
Goodlettsville, TN 37072

08-0401-90216

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $ 103,500.00.

Janelle J. McGuire
Affiant

DEBBIE WOODALL NOTARY PUBLIC AT LARGE My Commission Exp. Jan 24, 2006 DAVIDSON CO., TENNESSEE

Subscribed and sworn to before me, this 12th day of February, 2004.

Debbie Woodall
Notary Public
My commission expires:

Address of New Owner	Send Tax Bills to:	Tax Information
James A. Cross Sr.	Columbia National, Inc.	060-03-0-132.00
162 Oak Valley Drive	7142 Columbia Gateway Drive	
Nashville TN 37207	Columbia, MD. 21046	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **John Duke, married**, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to **James A. Cross Sr., unmarried**, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to- wit:

A certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Being Lot No. 21 on the Plan of Oak Park Subdivision, Section One, as of record in Book 3600, page 84, Register's Office for said County.

Said Lot No. 21 fronts 93.0 feet on the southerly side of Oak Valley Drive and extends back 173.51 feet on the easterly line and 231.60 feet on the westerly line, to a dead line in the rear, which is a broken line, measuring 139.07 feet thereon.

Being the same property conveyed to John Allen Duke and wife, Ann M. Duke, by deed from Oak Park Developers Inc., a Tennessee Corporation dated 11/29/65, recorded 11/30/65 in Book 3963 page 546, Register's Office for Davidson County, Tennessee. John Allen Duke died leaving Ann M. Duke as surviving tenant by the entirety. Ann M. Duke, aka Ann M. Hovis has since died leaving Julie Story and John Duke as her heirs at law. Julie Story renounced her interest in subject property as shown as an attachment to the Affidavit as to Heirs of record in Instrument No. 20020401-0038886. Barbara Duke, wife of John Duke, joins in the execution of this instrument for the purpose of conveying her marital interests, if any, in subject property.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 162 Oak Valley Drive, Nashville, TN 37207

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 12th day of February, 2004.

John Duke

Barbara Duke

STATE OF TENNESSEE

COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, **John Duke** and **Barbara Duke**, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Goodlettsville, TN, this 12th day of February, 2004.

Notary Public

My Commission expires: 11/26/2005