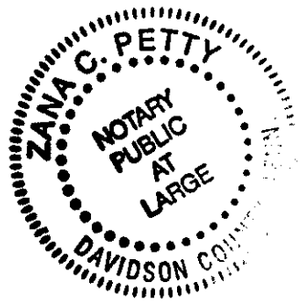
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF Williamson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 127,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th day of July, 2004

Notary Public:

MY COMMISSION EXPIRES: 1-27-07
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Joel J. Miller	Central Carolina Bank	Map 75
532 St. Paul Drive	P.O. Box 30046	Group 4
Hermitage, TN 37076	Durham, NC 27702-3046	Parcel 146

FOR AND IN 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

Johnnie E. Turner, Jr. and wife, Lorna B. Turner

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto
Joel J. Miller and wife, Lydia A. Miller
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:

BEING Lot No. 423, on the Plan of Tulip Grove Subdivision, Section 6, of record in Plat Book 4460, Page 19, Register's Office for Davidson County, Tennessee.

Said Lot No. 423 fronts 60.0 feet to a steel pin; thence 34.22 feet on the West side of St. Paul Drive and runs back 140.0 feet on the North sideline, and 135.8 feet on the South sideline, and measures 72.76 feet across the rear lot line.

Being the same property conveyed to Johnnie E. Turner, Jr. and wife, Lorna B. Turner, by deed from Bessie M. Clopton, unmarried, of record in Book 7912, Page 443, said Register's Office.

This conveyance is subject to Restrictions of record in Book 4511, Page 994, said Register's Office.

This conveyance is made subject to: (1) 2004 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 4460, Page 19, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 532 St. Paul Drive, Hermitage, TN 37076

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 our hands this 15th day of July, 2004.

Johnnie E. Turner, Jr.

Lorna B. Turner

Lorna B. Turner

Davidson County DEEDWARR
Recvd: 07/29/04 13:07 2pgs
Fees:13.00 Taxes:469.90

20040729-0090895

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Johnnie E. Turner, Jr. and wife, Lorna B. Turner, 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 Brentwood, Tennessee, this 15th day of July, 2004.

My Commission Expires: 01/27/07

Notary Public

ZANA C. PETTY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

After Recording Return To
Nations Title Agency, Inc.
5214 Maryland Way, Suite 208
Brentwood, TN 37027
04TN03759