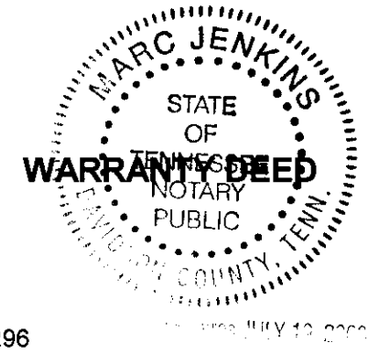


WARRANTY DEED

G-CD-04-0296

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $70,000.00

Affiant

Subscribed and sworn to before me, this 14th DAY OF September, 2004.

Notary Public

MY COMMISSION EXPIRES: 7-19-08
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Joseph John Kovalick	Premier Bank of Brentwood	
296 33rd Ave. North	(NAME) 5217 Maryland Way	92-13-404
(ADDRESS) Nashville, Tennessee 37209	(ADDRESS) Brentwood, TN 37027	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we BRETT H. MASSEY, UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JOSEPH JOHN KOVALICK, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Being Lot 57 on the Plan of Hortense Place of record in Plat Book 161, page 167, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Brett H. Massey by Warranty Deed executed on November 17, 1998 and filed for record on December 18, 1998 in Book 11258, page 828, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record including those of record in Plat Book 161, page 167, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 296 33rd Ave. North, Nashville, Tennessee 37209
(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 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 14th day of September, 2004.

Brett ~~H.~~ Massey

Davidson County DEEDWARR
Recvd: 09/20/04 08:09 2pgs
Fees:13.00 Taxes:259.00

20040920-0112473

STATE OF Tennessee
COUNTY OF Davidson

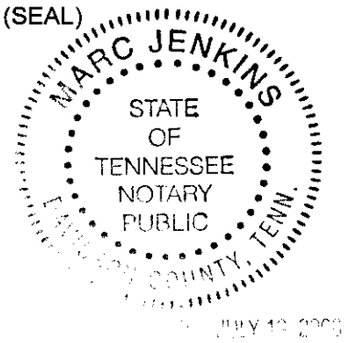
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Brett H. Massey, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the pruposes therein contained.

Witness my hand and official seal, this the 10th day of September, 2004.

Notary Public

My Commission Expires: 7-19-08

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903