THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF DAVIDSON
Bankers Title & Escrow Corp. 3310 West End Ave., Ste. 410 Nashville, TN 37203	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 174,000.00. Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10 DAY OF SEPTEMBER, 2004. Notary Public MY COMMISSION EXPIRES: 1-29-05 (AFFIX SEAL)

ELAINE EVERSMEYER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Davidson County DEEDWARR
Recvd: 09/24/04 10:30 2pgs
Fees:13.00 Taxes:643.80

20040924-0115403

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kenneth Locke	Cumberland Bank	93-4
625 Shelby Avenue	810 Crescent Centre Dr. #320	20
Nashville, TN 37206	Franklin, TN 37067	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND 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, **Keith W. Behrens and wife, Melanie S. Behrens**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Kenneth Locke and wife, Elizabeth Lindsey-Locke**

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:

LAND in Davidson County, Tennessee, being Lot No. 48, as shown on the map entitled Williams First Addition,* of record in plat Book 21, page 45, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

*also known as J.S. Williams Addition, Edgefield

BEING the same property conveyed to Keith W. Behrens and wife, Melanie S. Behrens by Special Warranty Deed from the Federal National Mortgage Association aka Fannie Mae of record as Instrument No. 20040416-0043317, and re-recorded as Instrument No. 20040416-0043317, said Register's Office.

This instrument is being executed on behalf of Keith W. Behrens and Melanie S. Behrens pursuant to a Power of Attorney executed by same on the 30th day of August, 2004, and being filed for record as Instrument No. 20040924-0115402 * said Register's Office. * and No. 20040924-0115401

THIS CONVEYANCE IS SUBJECT TO: (1) Taxes which have been prorated and assumed by Grantee; (2) All restrictions of record; (3) All easements of record; (4) All visible easements; (5) All matters appearing on the plan of record; (6) All applicable governmental and zoning regulations.

This is IMPROVED property known as **625 Shelby Avenue, Nashville, TN 37206.**

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 my hand( ) this the 10 day of September, 2004.

Keith W. Behrens By Andy Allen, Atty In Fact
Keith W. Behrens, by Andy Allen, Attorney-In-Fact

Melanie S. Behrens By Andy Allen, Atty In Fact
Melanie S. Behrens, by Andy Allen, Attorney-in-Fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Andy Allen** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument on behalf of **Keith W. Behrens**, as his Attorney in Fact, as the free act and deed of the within named **Keith W. Behrens**.

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

My Commission expires 1-26-08

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named **Andy Allen** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument on behalf of **Melanie S. Behrens**, as her Attorney in Fact, as the free act and deed of the within named **Melanie S. Behrens**.

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

My Commission expires 1-26-07

Notary Public