WARRANTY DEED

EMILY H. PROPHET
NOTARY PUBLIC
AT
LARGE
DAVIDSON COUNTY, TN

EMILY H. PROPHET
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
January 26, 2008

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $ 138,000.00

AFFIANT

SUBSCRIBED AND SWORN TO ME ON THE 2ND DAY OF NOVEMBER, 2004.

NOTARY PUBLIC

MY COMMISSION EXPIRES _____

THIS INSTRUMENT PREPARED BY
JIM R. VANDERPOOL, P.C., 5120 VIRGINIA WAY, C-22, BRENTWOOD, TN 37027
file # 04-00488

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP-PARCEL
Michael J. Bannon	Provident Funding Associates, LP	MAP:147-10
5042 Suter Drive	3505 Koger Blvd., Ste 355	Parcel:39.00
Nashville, TN 37211	Duluth, GA 30098	

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,

BARBARA ELLEN SMITH, UNMARRIED

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

MICHAEL J. BANNON

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 5042 Suter Drive, Nashville, TN 37211

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 my hand on the 2nd day of November, 2004.

Barbara Ellen Smith

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

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

Witness my hand and official seal at Brentwood, Tennessee , this 2nd day of November, 2004.

Notary Public_____

My Commission Expires:_____

JIM R. VANDERPOOL
MY COMMISSION EXPIRES
NOTARY
PUBLIC
AT
LARGE
WILLIAMSON COUNTY, TN

Davidson County DEEDWARR
Recvd: 11/08/04 08:09 2pgs
Fees:13.00 Taxes:510.60

20041108-0134110

EXHIBIT A - LEGAL DESCRIPTION

Lot 284, SECTION FIVE, CALDWELL COUNTRY ESTATES, as shown on plat of record in Plat Book 3300, Page 16, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Barbara Ellen Smith by Warranty Deed from Ronald C. Swanson and wife, Phyllis S. Swanson, recorded the 9th day of September, 1986 in Deed Book 6973, Page 382, in the Register's Office of Davidson County, Tennessee.

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) herein.