THIS INSTRUMENT WAS PREPARED BY

Bankers Title & Escrow Corp.
3310 West End Ave., Ste. 410
Nashville, TN 37203

Please return to
Elite Title Company
109 West Park Drive
Suite 350
Brentwood, TN 37027

Davidson County DEEDWARR
Recvd: 11/30/04 08:23 2pgs
Fees:13.00 Taxes:392.20

20041130-0141797

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THE TRANSFER IS $ 106,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23rd DAY OF NOVEMBER, 2004.

Notary Public

MY COMMISSION EXPIRES JULY 19, 2008

(AFFIX SEAL)

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Emily Evans Sanders	World Savings Bank	MAP 116-3A
4505 Harding Road #3W	P.O. Box 659548	PARCEL 26
Nashville, TN 37205	San Antonio, TX 78265	
(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, I, **Margaret V. Smith, unmarried**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Emily Evans Sanders**

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 those certain premises comprising a portion of Royal Oaks Tower, said project having been established as a Horizontal Property Regime, by Master Deed and Declaration and By-Laws dated the 22nd Of May, 1973, and recorded in Register's Office for Davidson County, Tennessee, in Book 4710, page 901, and said premises being more particularly described as follows:

Unit labeled 3W of said project as shown on the plan recorded in Book 4460, page 189, Register's Office for Davidson County, Tennessee, together with the undivided 1.46881% percentage interest in the common elements appurtenant to said unit as set forth in the Master Deed and Declaration. Reference is hereby made to the plan of Royal Oaks Tower of record in Book 4460, page 189, for a more complete identification and description of such unit.

BEING the same property conveyed to Margaret V. Smith by warranty deed from David Brent Barcus and wife, Susan Shurtz Barcus of record in Book 10822, page 880, said Register's Office.

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 **(X)** IMPROVED property known as **4505 Harding Road #3W, Nashville, TN 37205.**

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 23rd day of November, 2004.

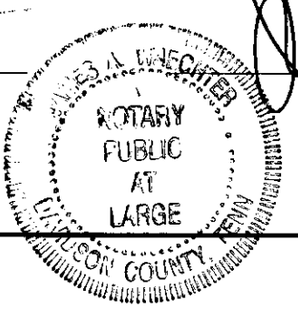
Margaret V. Smith

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 **Margaret V. Smith** the bargainor__, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor__, and who acknowledged that she executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 23rd day of November, 2004.

My Commission expires 1-26-08



Notary Public

STATE OF TENNESSEE
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named the bargainor__, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence to be the within named bargainor__, and who acknowledged that_____ executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 23rd day of November, 2004.

My Commission expires _____

_____
Notary Public