LIMITED WARRANTY DEED

PREPARED BY:

CURTIS M. LINCOLN
Attorney at Law
115 Hazel Path Drive
Suite #1, Westover Building
Hendersonville, TN 37075
822-0030
File No. 24L-120229

STATE OF TENNESSEE
COUNTY OF SUMNER

The actual consideration or value, whichever is greater for this transfer is $650,000.00.

Affiant

Sworn to and subscribed before me on this the 13th day of December, 2004.

NOTARY PUBLIC
My Commission Expires:

MORTGAGEE:

The Bank of Nashville
401 Church Street, Suite 200
Nashville, TN 37219

Address New Owner:	Send Tax Bills to:	Map-Parcel
Mr. Param Bhatia	Same as Owners	075-13-0 107.00
Mr. Harkiran Chaudhri		
1853 Hoke Court		
Pinole, CA 94564		

Davidson County DEEDWARR
Recvd: 12/14/04 15:28 2pgs
Fees:13.00 Taxes:2405.00
20041214-0148780

FOR AND IN CONSIDERATION of the sum of TEN DOLLARS ($10.00), cash in hand paid by the hereinafter named GRANTEES and other good and valuable consideration the receipt of which is hereby acknowledged, (I/WE), **GWC BUSINESS SERVICES, INC., a Tennessee Corporation**, hereinafter called the GRANTORS, have bargained and sold and by these presents, do transfer and convey unto **PARAM BHATIA and HARKIRAN CHAUDHRI, each a one-half undivided interest as tenants in common**, hereinafter called GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

LAND in Davidson County, TN, being Lot No. 1 on the Plat of James K. Wall Subdivision, as shown on plat of record in Plat Book 4470, Page 152, Registers' Office for said County to which plan reference is hereby made for a more complete and accurate legal description of said lot.

BEING the same property conveyed to GWC BUSINESS SERVICES, INC., a Tennessee Corporation by Limited Warranty Deed dated July 29, 2003, and executed by JAMES ALLEN KEARLEY and wife, MARY ALICE KEARLEY and recorded as Instrument No. 20030729-0106829, said Registers' Office.

The property is also known as *Heritage House Apartments*, consisting of **16 units at 108 Bonnabrook Drive, Hermitage, Davidson Co., TN.**

This is improved property known as 108 Bonnabrook Drive, Hermitage, TN 37076.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, 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/our) hand(s) this the 13th day of December, 2004, the corporate party, if any, having caused its name to be signed hereto by its duly authorized officers on said day and date.

GWC BUSINESS SERVICES, INC.

BY: _____
David A. Reed, President

By: _____
Gary W. Czeskleba, Vice President

STATE OF TENNESSEE
COUNTY OF SUMNER

BEFORE ME, undersigned, a Notary Public of the State and County aforesaid, personally appeared David A. Reed and Gary W. Czeskleba with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself/herself/themselves to be President and Vice President, respectively, or other officer authorized to execute the instrument of GWC BUSINESS SERVICES, INC., the within named bargainor, a corporation, and that David A. Reed and Gary W. Czeskleba, as such President and Vice President, respectively, executed the foregoing instrument for the purposes contained, by signing the name of the corporation by himself/herself/themselves as President and Vice President.

WITNESS my hand and official seal at Hendersonville, Tennessee, this the 13th day of December, 2004.

_____
NOTARY PUBLIC

CURTIS LINCOLN NOTARY PUBLIC AT LARGE SUMNER COUNTY TENN.

My commission expires: 6-9-05