FILE BOX 30

Davidson County DEEDWARR
Recvd: 01/25/05 14:14 2 pgs
Fees:13.00 Taxes:580.90

20050125-0009157

State of Tennessee
County of Williamson
The actual consideration or value whichever is greater is $157,000.00.

Subscribed and sworn JENNIFER CROWELL before me this 21st day of January, 2005.

JENNIFER CROWELL NOTARY PUBLIC AT LARGE LEWIS COUNTY, TN (Affix Seal)

NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
May 23, 2006

Rebecca Lawrence Payne
Affiant

Jennifer Crowell
Notary Public

WARRANTY DEED

This instrument prepared by:
SOUTHEAST TITLE of Tennessee, Inc. 401055
214 Centerview Drive, Suite 101, Brentwood, Tennessee 37027

Address of new owner:
Rebecca Lawrence Payne
7148 Commonwealth Circle
Nashville, TN 37221-6524

Send tax bills to:
AmSouth Bank
2050 Parkway Office Circle
Birmingham, AL 35244

Map 126-15-B Parcel 255 CO

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

Jeffrey Gallaher and wife, Courtney Gallaher

HEREINAFTER CALLED THE GRANTOR(S), HAVE THIS DAY BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

Rebecca Lawrence Payne, A Single Woman

HEREINAFTER CALLED THE GRANTEE(S), THEIR SUCCESSORS AND ASSIGNS, A CERTAIN PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN Davidson COUNTY, TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot Number 134 on the Plan of Section Three Lexington Point Subdivision of record in Instrument No. 20020116-0006331, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being all of the same property conveyed to Jeffrey Gallaher, a married and Courtney Gallaher, his wife, by Deed of record in Instrument No. 20020718-0086538; dated 7/11/02, said Register's Office.

Subject to taxes for the year 2005, easements and restrictive covenants, if any, of record in the Register's Office for said County together with any modifications and amendments thereto.

THIS IS IMPROVED PROPERTY KNOWN AS 7148 Commonwealth Circle, Nashville, TN 37221-6524

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, estate, title and interest thereto belonging to the said GRANTEES, their successors, heirs or assigns, forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have 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 successors, heir and assigns against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural and singular, and use of any gender sahll be applicable to all genders.

Subsribed and sworn before me this the 21st day of January, 2005.

Jeffrey Gallaher

Courtney Gallaher

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

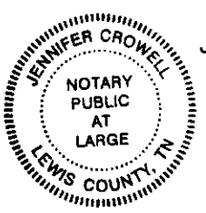
Personally appeared before me, the undersigned, a Notary Public in and for said County, and State, the within named Jeffrey Gallaher and Courtney Gallaher, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed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

Witness my hand and official seal, this 01/21/05.

My commission expires:

_____

Jennifer Crowell
Notary Public



JENNIFER CROWELL
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
May 23, 2006