return to:

Jim R. Vanderpool, P.C.
5120 Virginia Way, C-22
Brentwood, TN 37027
(615) 370-4443

WARRANTY DEED

B-CD-05-737

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 ~~Davidson~~ WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $244,000.00

Affiant

Subscribed and sworn to before me, this 11th DAY OF March, 2005.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 03/17/05 10:23 2 pg
Fees:13.00 Taxes:902.80

20050317-0029357

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Erskine N. White	Cumberland Bank	
737 Harpeth Trace Drive (ADDRESS)	(NAME) Franklin, TN 37067	143-2C-20.00 CO
Nashville, Tennessee 37221 (CITY) (STATE) (ZIP)	(ADDRESS) 810 Crescent Centre Dr. ste.320 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we ROGER GERALD GROOMS, JR., UNMARRIED, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto ERSKINE N. WHITE, unmarried AND JANET C. DESHA, unmarried, JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Land in Davidson County, Tennessee, being Unit No. 20-C, HARPETH KNOLL, as shown on plat of record in Plat Book 5200, Page 764, 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 Roger Gerald Grooms, Jr., unmarried by Warranty Deed from Michael S. Raphael, married, recorded the 23rd day of April, 2003 in Instrument No. 20030423-0054037, in the Register's Office of Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record in Plat Book 5200, page 764; Book 6280, page 478; Book 6280, page 486; Book 6272, page 636; Book 8176, page 699; Book 6353, page 228; Book 6380, page 201, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 737 Harpeth Trace Drive, Nashville, Tennessee 37221
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

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(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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 11th day of March, 2005.

Roger Gerald Grooms, Jr.

STATE OF Tennessee
COUNTY OF Davidson

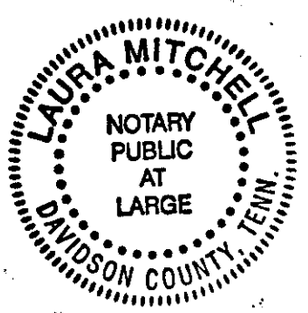
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Roger Gerald Grooms, Jr., the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the pruposes therein contained.

Witness my hand and official seal, this the 11th day of March, 2005.

Notary Public

My Commission Expires: 5/28/06

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903