THIS INSTRUMENT WAS PREPARED BY	STATE OF TENNESSEE COUNTY OF DAVIDSON
Bankers Title & Escrow Corp. 3310 West End Ave., Ste. 410 Nashville, TN 37203 AND RETURN TO: PREPARED BY: AND ESCROW AVE, SUITE 350 NASHVILLE, TN 37203	THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 94,000.00. Vernice M. Bryan Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 23RD DAY OF NOVEMBER, 2005. Notary Public MY COMMISSION EXPIRES: May 23, 2008 (AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. L. MOORE

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP/PARCEL NUMBERS
Joseph R. Spafford, Jr.	USAA FEDERAL SAVINGS BANK	MAP 96-11
3133 Cloverwood	10750 McDermott Freeway	PARCEL 86
Nashville, TN 37214	San Antonio, TX 78230	
(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, WE, **Oakley W. Bryan and wife, Vernice M. Bryan**

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Joseph R. Spafford*Jr. and wife, Denise C. Spafford**

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 Lot No. 610 on the Plan of Cloverhill, Section No. VIII of record in Book 2331, pages 10 and 11, said Register's Office, to which reference is hereby made for a more complete description.

Being the same property conveyed to Oakley W. Bryan and wife Vernice M. Bryan by deed from John W. Neal and wife Kathleen A. Bryan Neal of record in Book 6091, page 299, 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 () UNIMPROVED

(X) IMPROVED property known as **3133 Cloverwood, Nashville, TN 37214.**

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 our hands this the 23rd day of November, 2005.

Oakley W. Bryan

Oakley W. Bryan

Vernice M. Bryan

Vernice M. Bryan

Davidson County DEEDWARR
Recvd: 12/01/05 14:43 2 pgs
Fees:13.00 Taxes:347.80

20051201-0144625

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 **Oakley W. Bryan** 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 he executed the within instrument of the purposes therein contained.

Witness my hand and official seal this the 23rd day of November, 2005.

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

My Commission expires May 24, 2008

Notary Public

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 **Vernice M. Bryan** 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, 2005.

R. L. MOORE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

My Commission expires May 24, 2008

Notary Public