STATE OF TENNESSEE
COUNTY OF Davidson

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $85,000.00.

X _____
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF November, 2005.

_____
Notary Public
MY COMMISSION EXPIRES 3/25/07
File No. G5-6334D

Davidson County DEEDWARR
Recvd: 12/05/05 13:38 2 pgs
Fees:13.00 Taxes:314.50
20051205-0145936

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER
Julie O. Stephens, a single woman (NAME)	Bank of the South (NAME)	74-4-89
900 Ridge West (STREET ADDRESS	551 N. Mt. Juliet Road (STREET ADDRESS)	
Hermitage, Tennessee 37076 (CITY) (STATE) (ZIP)	Mt. Juliet, TN 37122 (CITY) (STATE) (ZIP)	

FOR AND IN 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 HEREBYACKNOWLEDGED, WE, **Barbara F. Birdwell**, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Julie O. Stephens, a single woman** 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:

Being Lot No. 46 on the Plan of Hermitage Hills, Section 12, of record in Plat Book 4675, page 125, Register's Office for Davidson County, Tennessee.
Lot No. 46 is a corner lot and fronts 69.57 feet on the southerly margin of Hermitage Ridge and fronts 124.59 feet on the westerly margin of Ridge West, said frontages being joined by a curve measuring 39.78 feet. The southerly line extends back 65.1 feet where it intersects the northwesterly line measuring 150.0 feet thereon.

Being the same property conveyed to Barbara F. Birdwell, by Deed from Ronnie Lee Birdwell, dated March 27, 1998, of Record in Book 10869, Page 195, Register's Office for Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record.
The 2005 taxes have been paid by the Grantor and have been prorated between the Grantor and Grantee. All future taxes will be assumed by the Grantee herein.
The above legal description is the same as that contained in the previous deed of record.

unimproved ( )
This is improved (XX) property, known as 900 Ridge West, Hermitage, TN 37076.

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. Whenever 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 30th day of November, 2005.

X _____
Barbara F. Birdwell

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 Barbara F. Birdwell, the bargainor(s), with whom Iampersonally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this 30th day of November, 2005.

My Commission Expires: 3/25/06

Notary Public

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, _____(title) for _____(corporation), with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____(title) of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 30th day of November, 2005.

My Commission Expires:_____

Notary Public

TATE OF TENNESSEE

STATE OF TENNESSEE

COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, attorney-in-fact for _____, with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the attorney-in-fact of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 30th day of November, 2005.

My Commission Expires:_____

Notary Public

PREPARED BY AND RETURN TO:

SMITH.SHOLAR.ASSOCIATES.PLLC.
P.O.BOX 663
GALLATIN, TN 37066