State of Tennessee
County of Davidson

The actual consideration or value, whichever is greater, for this transfer is $198,500.00

Subscribed and sworn to before me, this 7th day of December, 2005.

VANNESSA E. ALLBRIGHT NOTARY PUBLIC STATE OF TENNESSEE COUNTY OF SUMNER

My Commission Expires: 4-27-09

Affiant

Vannessa E. Allbright

File No. N14457

Notary Public

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 12/08/05 10:11 2 pgs
Fees:13.00 Taxes:734.45

20051208-0147631

THIS INSTRUMENT WAS PREPARED BY
First National Financial Title Svs., Inc.
25 Century Boulevard
Suite 203
Nashville, TN 37214

ADDRESS OF NEW OWNER:		SEND TAX BILLS TO:	
NAME: Gerald McShepard		NAME: Bank of America	
STREET ADDRESS: 4742 Whites Creek Pike		STREET ADDRESS: P.O. Box 9000	
CITY: Whites Creek	STATE: Tennessee	CITY: Getzville	STATE: NY
ZIP CODE: 37189		ZIP CODE: 14068-9000	
MAP & PARCEL NO.: 030.00-0-172.00			

For and in consideration of the sum of TEN DOLLARS, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Kathy J. Smith, unmarried**

Hereinafter called Grantor has, bargained and sold, and by these presents do hereby transfer and convey unto **Gerald McShepard, unmarried**

Hereinafter called Grantee, his/her heirs and assigns, a certain tract or parcel of land, together with all tenements, hereditaments and appurtenances thereto, located in Davidson County, State of Tennessee, more particularly described as follows:

Being Lot No. 1 on the Division of the H. Eugene Martin Land, as shown by plat of record in Plat Book 5190, Page 543, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

BEING the same property conveyed to Kathy J. Smith, unmarried by Quit Claim Deed from Ned D. Smith, unmarried, dated 07/24/00, recorded 08/01/00, as Document No. 200008010075976, Davidson County, Tennessee.

This is improved property known as 4742 Whites Creek Pike, Whites Creek, TN 37189

To have and to hold the said tract or parcel of land, with all the appurtenance, estate, title and interest thereto belonging to the said Grantee, his/her heirs and assigns, forever; and I do covenant with the said Grantee that I am lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered,

Unless otherwise herein set out; and I do further covenant and bind myself, my heirs and representatives, to warrant and forever defend the title to the said land to the said grantee, his/her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 7th day of December, 2005.

Kathy J. Smith

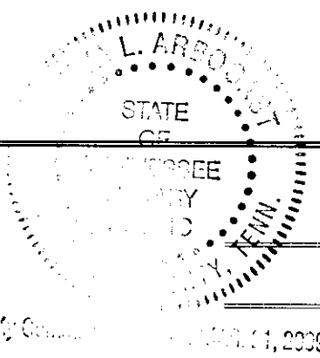
Kathy J. Smith

State of Tennessee }
County of Davidson } ss

On this the 7th day of December, 2005, before me, the undersigned Notary Public, personally appeared **Kathy J. Smith**, known to me (or satisfactorily proven) to be the person whose nameis subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public
My commission expires _____



WARRANTY DEED

My C... ...11, 2009