THIS INSTRUMENT WAS PREPARED UPON INFORMATION FURNISHED BY THE PARTIES:

Howard M. Skipworth (#012469)
Attorney at Law
Post Office Box 489
Joelton, Tennessee 37080
(no title search requested by
SELLER or PURCHASER)

Davidson County DEEDWARR
Recvd: 12/29/05 10:12 3 pgs
Fees:18.00 Taxes:305.25
20051229-0155980

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS: *KAREN DENISE BOWMAN, 3109 Union Hill Road, Joelton, Tennessee 37080*

NAME & ADDRESS OF THE PERSON OR ENTITY RESPONSIBLE FOR PAYMENT OF REAL PROPERTY TAXES: same

MAP & PARCEL NO: Map 15 Parcel 143

For and in consideration of the sum of Ten Dollars ($10.00) cash in hand paid, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, I, ***FRANCES GRAHAM***, hereinafter referred to as the Grantor, have bargained and sold, and by these presents do hereby transfer and convey unto ***KAREN DENISE BOWMAN,*** her heirs and assigns, hereinafter referred to as Grantee, all my right, title and interest in certain tracts or parcels of land situated in the County of Davidson, State of Tennessee, and more particularly described as follows:

SEE EXHIBIT "A"

TO HAVE AND TO HOLD said tracts or parcels of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, ***KAREN DENISE BOWMAN,*** her heirs and assigns, forever; and Grantor does covenant with the said Grantee that she is 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 Grantor does further covenant and bind her heirs, successors and assigns, to warrant and forever defend the title to said land to the said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the Grantor has duly executed this Warranty Deed on this the 1st day of November, 2005.

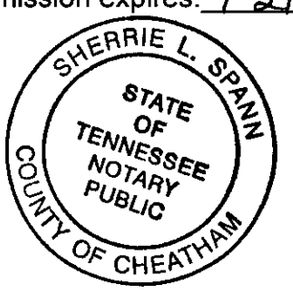
Frances Graham
FRANCES GRAHAM

STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for the State and County aforesaid, ***FRANCES GRAHAM*** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

WITNESS my hand and official seal at office at Joelton, Davidson County, Tennessee, on this the 1st day of November, 2005.

Sherrie Spann
NOTARY PUBLIC
My commission expires: 7-21-08



STATE OF TENNESSEE)
)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer, is $82,500.00.

Karen Denise Bowman
Karen Denise Bowman

Subscribed and sworn to before me
this 1st day of November, 2005.

Sherrie Spann
Notary Public
My commission expires: 7-21-08

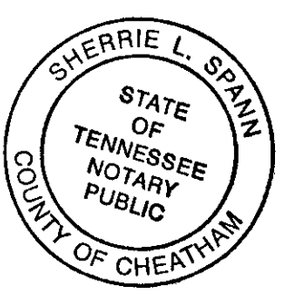


EXHIBIT A

Land in Davidson County, Tennessee, being Lot No. 3 on the Plan of Joelton Heights, as of record in Book 3600, page 95, Register's Office for Davidson County, Tennessee.

Said Lot No. 3 fronts 215.00 feet on the southerly margin of Union Hill Road and extends back 210.70 feet on the easterly side and 278.00 feet on the westerly side to a line in the rear on which it measures 161.40 feet.

Being the same property conveyed to David Allen Graham and Wife, Frances Graham by deed from Joseph Roger Anderson and Wife, Brenda Faye Anderson, of record in Book 10195, Page 527, Register's Office for Davidson County, Tennessee. The said David Allen Graham having since died on September 2, 2005.

This is improved property located at and known as 3109 Union Hill Road, Joelton, Davidson County, Tennessee.