WARRANTY DEED

ZANA C. PETTY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 132,800.00

X Graham H Parnell
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st day of January, 2006

Notary Public

MY COMMISSION EXPIRES: 1-27-07
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Graham H. Parnell	M & T Mortgage Corp.	Map 108
3016 Reelfoot Drive	1 M & T Plaza	Group 12.00
Nashville, TN 37214	Buffalo, NY 14203	Parcel 119.00

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 hereby acknowledged, we

Lisa Garvin Spruill f/k/a Lisa Garvin and husband, Jimmy E. Spruill ,

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto
Graham H. Parnell, unmarried
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. 77, on the Plan of Reelfoot, Section One, of record in Plat Book 5200, Page 641, 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 Lisa Garvin by deed from Reva C. Bell of record in Instrument 20030616-0082205, Register's Office for said County, dated May 27, 2003. The said Lisa Garvin is now known as Lisa Garvin Spruill.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 3016 Reelfoot Drive, 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 my hand this 30th day of January, 2006.

Lisa Garvin Spruill
Lisa Garvin Spruill

Jimmy E. Spruill
Jimmy E. Spruill

Davidson County DEEDWARR
Recvd: 02/03/06 11:17 2 pgs
Fees:13.00 Taxes:491.36
20060203-0013661

FILE BOX 45

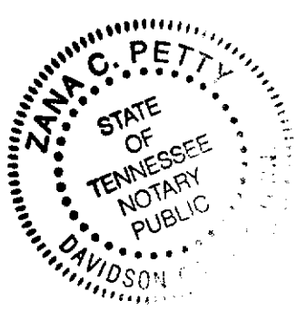
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Lisa Garvin Spruill and Jimmy E. Spruill, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 30th day of January, 2006.

My Commission Expires: 1-27-07

Notary Public



FILE BOX 45