Prepared by:
Amy Cross Nance
Attorney at Law
1600 Westgate Circle Suite 125
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $118,000.00

Affiant

Subscribed and sworn to before me, this 22nd day of May 2006.

Notary Public
My commission expires: 4/21/07

Amy Cross Nance
State of Tennessee Notary Public
Williamson County

Davidson County DEEDWARR
Recvd: 05/23/06 09:45 2 pgs
Fees:13.00 Taxes:436.60
20060523-0060237

Address of New Owner: Send Tax Bills to: Tax Information

Joseph E. McCallum	Cumberland Bank	19-133.01-0-300.00
416 Elgin St	320 Main Street Suite 100	
Nashville TN 37211-0000	Franklin, TN 37064	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Sharon McCallum Morginsky and husband Matthew E. Morginsky hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Joseph E. McCallum and wife Susan L. McCallum hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 117 on the Plan of Sunrise Heights Addition a plan of which is recorded in Book 421 page 2 Register's Office for Said county.

Said Lot No. 117 fronts 50 feet on the northerly side of Elgin Street and runs back between the easterly margin of Keystone Avenue a line parallel thereto and 50 feet distance thereform 184.7 feet on the westerly sdie of said lot, and 184.2 feet on the easterly side thereof to a 15 foot alley on which said lot abuts 50 feet, more or less.

Being the same property conveyed to Sharon McCallum now known as Sharon McCallum Morginsky by deed from Dorothy Williams of record in Instrument No. 20021029-0132472 Register's Office for Davidson County, Tennessee

This conveyance is made subject to the following: 1) 2006 taxes a lien which are not yet due and payable. 2) All matters appearing on plan of Sunrise Heights Section 1 of record in Book 421 Page 2 Register's Office for Davidson County, Tennessee.

This property is improved property known as 416 Elgin St, Nashville, Tennessee 37211-0000

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are 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. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 22nd day of May, 2006.

Sharon McCallum Morginsky

Sharon McCallum Morginsky

Matthew E. Morginsky

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Sharon McCallum Morginsky and Matthew E. Morginsky, the bargainor(s), 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 at Brentwood, Tennessee, this 22nd day of May, 2006.

Notary Public

My Commission expires: 4/2/07

Amy Cross Nance
State of Tennessee Notary Public
Williamson County

FILE NO: 05256