WARRANTY DEED



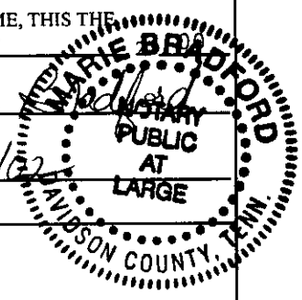
STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 161,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF February 2000

Notary Public

MY COMMISSION EXPIRES: 1/26/02
(AFFIX SEAL)



THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Todd J. Brown (NAME)	Jefferson Heritage Mortgage (NAME)	MAP 96-5
273 Cumberland Circle (ADDRESS)	15435 Clayton Rd. P.O. Box 17 (ADDRESS)	PARCEL 57
Nashville, TN 37214 (CITY) (STATE) (ZIP)	Ballwin, MO 63022-0017 (CITY) (STATE) (ZIP)	

FOR AND 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, Claudia Lauren Clayton Owens, f/k/a Claudia Lauren Clayton and husband, Tony Owens

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Todd J. Brown and wife, Monika A. Brown

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:

Land in Davidson County, Tennessee, being the southerly part of Lot No. 48 on the Plan of Bluefields, as of record in Book 843, Pag 16, Register's Office for said County, and described as follows:

Beginning at the common corner of Lot Nos. 48 and 49 in the westerly margin of Cumberland Circle; running thence northerly along the west margin of said circle 100 feet to a point; thence westerly in a straight line 466 feet, more or less, to a point in the center of the rear line of said Lot No. 48; thence southerly along the rear line of lot, 45 feet to a point, the common corner of said Lots Nos. 48 and 49; thence in an easterly direction along the common boundary line between said lots, 465 feet to the beginning.

BEING the same property conveyed to Claudia Lauren Clayton, unmarried, by deed from Grady F. Brown, Jr. and wife, Elizabeth A. Brown, of record in Book 10194, Page 221, Register's Office for said County. The said Claudia Lauren Clayton having since married and is now known as Claudia Lauren Clayton Owens.

This conveyance is subject to any and all existing restrictions and easements of record.

The said Tony Owens joins in this conveyance to convey any and all marital interest he may have in said property.

unimproved ( )
This is improved (X) property, known as 273 Cumberland Circle, Nashville, TN 37214
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 our hand s this 29th day of February, 20 00

Claudia Lauren Clayton Owens

Tony Owens

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 Claudia Lauren Clayton Owens, f/k/a Claudia Lauren Clayton and husband, Tony Owens

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 Nashville, Tennessee, this 29th day of February 20 02

Commission expires 1/26/02

Notary Public

MARIE BRADFORD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted(or proved to me on the basis of satisfactory evidence) and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 20_____.

My commission expires _____

Notary Public