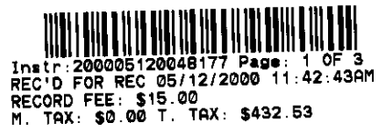
This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

ADDRESS NEW OWNER:
Dexter C. Stephen et ux
3204 Bray Drive
Nashville, Tennessee 37218

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
America's MoneyLine, Inc.
4880 Cox Road
Glen Allen, Virginia 23060



MAP 59-9
GROUP
PARCEL 128

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Patrick T. Starnes, Administrator of the Estate of Mary E. Starnes (now Claybrooks)** hereinafter called the Grantor, has bargained and sold, and by these presents, does transfer and convey unto **Dexter C. Stephen and wife, Darlene Stephen,** hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 178 on the Plan of Haynes Estates, Section III as of record in Book 4175, page 80, Register's Office for Davidson County, Tennessee.

Said Lot No. 178 fronts 80.98 feet on the northerly side of Bray Drive and runs back between lines, 122.99 feet on the easterly side and 221.09 feet on the westerly side, to a line in the rear on which it measures 131.72 feet thereon.

Being the same property conveyed to Mary E. Starnes, single by deed from W. L. Bainbridge Company, a partnership dated April 16, 1971, of record in Book 4408, page 24, Register's Office for Davidson County, Tennessee. The said Mary E. Starnes (now Claybrooks) has since died. Grantor executed this deed pursuant to an order of the Probate Court for Davidson County, Tennessee dated March 8, 2000 in Docket Number 00P-132

This is improved property known as 3204 Bray Drive, Nashville, Tennessee 37218.

Taxes for the current year have been settled between the parties. This conveyance is made subject all planning, zoning, and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2000, a lien not yet due and payable. Map 59-9, Parcel 128. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2000 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in an instrument of record in Trust Deed Book 4356, page 971, said Register's Office, and to which instrument reference is here made for the complete and exact terms of said restrictive covenants.

3. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 4175, page 80, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate; a 30 foot minimum building setback line from Bray Drive; health department rules and regulations; a sewer line easement as depicted on the rear of said lot; and a 10 foot easement for public utilities and drainage along the rear line(s) of said property. Reference is here made to said Plat for a more complete depiction of the terms and details thereupon.

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,

Grantor does covenants with the said Grantees that he is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and,

Grantor does further covenant and bind himself, his 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.

WITNESS my hand this the 1st day of May, 2000.

Patrick T Starnes

Patrick T. Starnes, Administrator

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Patrick T. Starnes, Administrator**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 1st day of May, 2000.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 1/30/2001

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $116,900.00.

AFFIANT

Subscribed and sworn to before me on this 1st day of May, 2000.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 1/30/2001