This instrument prepared by:
MID-STATE TITLE & ESCROW, INC.
JAMES T. OGLESBY, ATTORNEY, 128 HOLIDAY COURT, SUITE 125, FRANKLIN, TN 37064

SEND TAX STATEMENTS TO:

Citywide Financial Services, Inc
335 West 21st Street
Houston, TX 77008

NAME OF MORTGAGEE:

Citywide Financial Services, Inc
335 West 21st Street
Houston, TX 77008

ADDRESS NEW OWNERS:

Jerry M. Luna
1005 Iverson Avenue
Nashville, TN 37216

MAP 72-2 , GROUP _____, PARCEL 16

Instr:200008230083437 Page: 1 OF 2
REC'D FOR REC 08/23/2000 10:39:20AM
RECORD FEE: $11.00
T. TAX: $0.00 T. TAX: $388.50

WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF ONE HUNDRED FIVE THOUSAND & NO/100 ($105,000.00) DOLLARS, cash in hand paid, the receipt of which is hereby acknowledged, Richland Investment Group, LLC has this day bargained and sold and does hereby transfer and convey unto Jerry M. Luna,a single man, his/her/their/its heirs, successors or assigns, the following described property:

The following described tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

Being the easterly 90 feet of Lot No. 82, on the Map of Maynor Place, of record in Book 843, page 24, Register's Office for Davidson County, Tennessee. Said part of said lot fronts 90 feet on the northerly side of Iverson Avenue and extends back between parallel lines 112.6 feet on the easterly line and 100 feet more or less on the westerly line to a dead line in the rear on which it measures 90 feet.

Being the same property conveyed to First Choice Investments, Inc. by Cash Deed for Tennessee of Andrew M. Cuomo, Secretary of Housing and Urban Development, of Washington, D.C., by instrument No. 200006260063405, Register's Office of Davidson County, Tennessee; and being the same property conveyed to Richland Investment Group, L.L.C by instrument being simultaneously recorded herewith., by Instrument No. 200008150080599.

TO HAVE AND TO HOLD the said lands, with the improvements and appurtenances thereunto belonging to the said Jerry M. Luna,a single man, his/her/their/its heirs, successors or assigns, forever.

AND GRANTOR COVENANTS with the said Jerry M. Luna,a single man, that it is lawfully seized and possessed of said land, in fee simple, has a good right to convey it, and that it is unencumbered, except as follows:

1. 2000 Metropolitan Davidson County Taxes constitute a lien against said property but are not yet due and payable. Said taxes have been prorated as of the date of this instrument with grantor paying said prorata part thereof to grantees who will be responsible for the payment of said taxes when due and payable. Map 72-2 Parcel 16

2. Subject to all matters appearing of record in Book 843, page 24, Register's Office of Davidson County, Tennessee.

AND GRANTOR FURTHER COVENANTS and binds itself, his/her/their/its successors and representatives, to warrant and forever defend the title to said property, to the said Jerry M. Luna,a single man, his/her/their/its heirs, successors or assigns, against the lawful claims of all persons whomsoever.

Witness my signature on this the 9th day of August, 2000.

Richland Investment Group, LLC

By: _____
Mark Petkovich
Chief Manager

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared Mark Petkovich, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon oath, acknowledged himself Chief Manager of Richland Investment Group, LLC, the within named bargainor, a corporation, and that Mark Petkovich, as such Chief Manager, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation himself as Chief Manager of said corporation.

Witness my hand and official seal at Franklin, TN, on this the 9th day of August, 2000.

(SEAL)

NOTARY PUBLIC AT LARGE

_____
Yvette Lyn Meldrum, Notary Public

My Commission Expires:

June 16, 2004

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual value or consideration, whichever is greater, for this transfer is $105,000.00.

_____

Sworn to and subscribed before me, on this the 9th day of August, 2000.

(SEAL)

_____
Yvette Lyn Meldrum, Notary Public

My Commission Expires:

June 16, 2004