PREPARED BY, AND WHEN RECORDED RETURN TO:
Charles E. Reed, Attorney at Law
1930 Ransom Drive
Murfreesboro, Tennessee 37130-5911
(615) 848-0448

PICK-UP

Davidson County DEEDWARR
Recvd: 11/06/00 12:45 2pgs
Fees:11.00 Taxes:320.05

20001106-0110033

LIMITED WARRANTY DEED

ADDRESS OF NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NO.
Jermall D. Lyons 204 Belaire Drive Smyrna TN 37167	OWNER	150-11-329.00

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, United Companies Lending Corporation ("Grantor") has bargained and sold, and hereby transfers and conveys to J.D. Lyons ("Grantee"), his successors, heirs and assigns, certain land in Davidson County, Tennessee, being more particularly described as follows:

Being Lot No. 135, Lake Towne Park, Section Seven, of record in Book 7900, page 402, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to United Companies Lending Corporation by Trustee's Deed from John B. Philip, Trustee, dated September 19, 2000, and recorded September 25, 2000 as Instrument Number 20000925-0094890 Register's Office for Davidson County, Tennessee, said deed being intended to replace the prior Trustee's Deed from John B. Philip, Trustee, to United Companies Lending Corporation, dated February 12, 2000, and recorded March 23, 2000 as Instrument Number 200003230029409 Register's Office for Davidson County, Tennessee, said prior Trustee's Deed having been invalidated by the prior owner's bankruptcy petition filed prior to said prior Trustee's Deed.

TO HAVE AND TO HOLD the aforesaid Property, together with all appurtenances, estate, title and interest thereto belonging to Grantee, Grantee's successors, heirs and assigns, in fee simple forever.

Grantor covenants with Grantee that Grantor is lawfully seized in fee of the aforesaid Property, that Grantor has a good right to sell and convey the same, and that the same is free from encumbrances except as follows:

1. Accrued taxes, taxes not yet due and payable but constituting a lien upon the Property, and future taxes;
2. Restrictive covenants, building lines and easements of record in the Register's Office of Davidson County, Tennessee;
3. Restrictions of record in Book 8688, page 532 Register's Office for Davidson County, Tennessee;
4. All matters appearing on the plan of Lake Town Park, Section Seven, of record in Book 7900, page 402, Register's Office for Davidson County, Tennessee;
5. Easement for sanitary sewer line, of record in Book 9698, page 140, Register's Office for Davidson County, Tennessee;
6. Easement for water main, of record in Book 9698, page 184, Register's Office for Davidson County, Tennessee

This is improved property known as: 3500 Lake Towne Drive, Antioch, TN 37013

Grantor further covenants and warrants to defend the title to the Property against the lawful claims of all persons claiming by, through, or under Grantor, but not further or otherwise.

IN WITNESS WHEREOF, Grantor has caused this instrument to be executed in its name by authority of its Board of Directors, this 30th day of October, 2000.

United Companies Lending Corporation

By: Barr and Associates, a California corporation, as Attorney-in-Fact

By: Gilbert B. Rivera
Gilbert B. Rivera
Its: Director of Investor Relations

BARR & ASSOCIATES, INC. CORPORATE SEAL DIAMOND BAR, CALIFORNIA

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Gilbert B. Rivera, with whom I am personally acquainted ~~(or proved to me on the basis of satisfactory evidence)~~, and who upon oath acknowledged himself to be the Director of Investor Relations of Barr and Associates, a California corporation (the "Corporation"), as Attorney-in-Fact for United Companies Lending Corporation ("United"), the within named bargainor, a corporation, and that he as such Director of Investor Relations of the Corporation executed the foregoing instrument for the purposes therein contained, and who further acknowledged that the Corporation is the Attorney-in-Fact of United, and is authorized by United to execute this instrument on behalf of United as the free act and deed of United, by virtue of that Power of Attorney duly executed by United and recorded as Instrument Number 200002150015158 Register's Office for Davidson County, Tennessee.

Witness my hand and official seal at Diamond Bar, California, this 30th day of October, 2000.

My Commission Expires: Nov. 6, 2003

Doris A. Barr
Notary Public DORIS A. BARR

DORIS A. BARR
Comm. # 1240980
NOTARY PUBLIC - CALIFORNIA
Los Angeles County
My Comm. Expires Nov. 6, 2003

STATE OF TENESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $86,500.00

Affiant

Subscribed and sworn ~~to before~~ me, this 30th day of October, 2000

Notary Public

OFFICIAL SEAL
CHARLES E. REED
NOTARY PUBLIC - TENNESSEE
STATE-AT-LARGE
My Comm. Expires March 18, 2002

My Commission Expires: