FILE BOX 45

THIS INSTRUMENT PREPARED BY:
Richard A. Northcutt, Attorney
217 Pineway Drive
Nashville, TN 37217

STATE OF TENNESSEE
COUNTY OF Davidson
The actual consideration or value, whichever is greater, for the transfer is $80,000.00.

Marie Bradford
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th day of November, 2000

Patricia Nicholls
Notary Public
My Commission Expires: 3/24/01

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON

Davidson County DEEDWARR
Recvd: 12/05/00 15:54 2pgs
Fees:11.00 Taxes:296.00
20001205-0119810

FROM: BANK ONE, N.A.

TO: MARLIN JOY

Address of New Owner:	**Send Tax Bills to:**	**Map-Parcel No.**
Marlin Joy 3867 Saunders Avenue Nashville, TN 37216	Right Mortgage Company 106B West Hills Drive Lebanon, TN 37087	MAP: #61-10 PARCEL: #124

SPECIAL WARRANTY DEED

FOR AND IN 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, **Bank One, N.A.**, hereinafter called the GRANTOR, has bargained and sold, and by these presents do transfer and convey unto **Marlin Joy**, hereinafter called the GRANTEE, 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 Lot No. 20 on the Plan of Maplewood Heights Subdivision, as of Record in Book 547, Pages 77 and 78 Register's Office for said County.

Being the same property conveyed to Bank One, N.A. by Substitute Trustee's Deed from Clifton E. Darnell, as Substitute Trustee, of record in Instrument 200003240029838, Register's Office for said County.

The street address of the Real Property is 3867 Saunders Avenue, Nashville, TN 37216, ___ unimproved/ X improved real property.

TO HAVE AND TO HOLD the said real property together with all appurtenances and hereditaments thereunto belonging or in any wise appertaining to GRANTEES, their heirs and assigns, forever.

GRANTOR further covenants and binds itself, its representatives, successors and assigns to warrant specially and forever defend the title to said real estate to GRANTEES, their heirs and assigns, against the lawful claims of all persons claiming through and under GRANTOR (other than claims arising out of the matters set forth above), but not further or otherwise. 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.

IN WITNESS WHEREOF, GRANTOR has caused this Special Warranty Deed to be executed on the 30 day of November, 2000.

GRANTOR - BANK ONE, N.A.

By: Mike Schnier

Title: Retail Consumer Lending Officer

STATE OF WISCONSIN
COUNTY OF WAUKESHA

Personally appeared before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared MIKE SCHNIER with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon NS oath acknowledged HIM self to be the OFFICER of Bank One, N.A. the within named bargainor, and corporation, and that HE as such OFFICER, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said OFFICER as such OFFICER.

Witness my hand and official seal at WAUKESHA CNTY WI, this 30TH day of November, 2000.

My Commission Expires: 01-28-01 Patricia DuBois
Notary Public

NOTARY PUBLIC PATRICIA DUBOIS STATE OF WISCONSIN

STATE OF _____
COUNTY OF _____

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, _____ and _____ with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon his/her/their oath acknowledged himself/herself/themselves to be the _____ and _____ of _____ and that he/she/they as such _____ and _____, being authorized so to do, executed the foregoing instrument by signing the name of the corporation, by the said _____ as such _____ and the said _____ as such _____, on behalf of _____ as its Attorney in Fact as the free act and deed of the within named _____.

Witness my hand and official seal at _____, _____, the _____ day of _____, 2000.

My Commission Expires: _____

_____
Notary Public