WARRANTY DEED

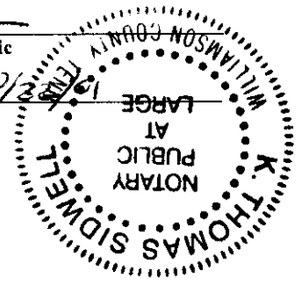
STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 137,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30TH DAY OF November, 2000.

Notary Public

My Commission Expires: 10/30/01
(AFFIX SEAL)



Davidson County DEEDWARR
Recvd: 12/12/00 09:54 2pgs
Fees:11.00 Taxes:506.90

20001212-0122199

THIS INSTRUMENT WAS PREPARED BY

SETTLEMENT SERVICES OF TENNESSEE, LLC, 121 FIRST AVE. SUITE 210, FRANKLIN, TENNESSEE 37064 (615) 591-1156

Address of New Owners As Follows:
VANESSA FINLEY
704 Rocky Mountain Court
Antioch, Tennessee 37013

Send Tax Bills To:
Mettill Lynch Credit Corporation
4802 Deer Lake Drive East
Jacksonville, FL 32246

Map Parcel No.
135-14-0-a-121.00CO

FOR AND IN CONSIDERATION of the sum of Ten Dollars ($10.00), cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, We, **Libby A. McCauley, unmarried**, hereinafter called Grantor have bargained and sold, and by these presents do transfer and convey unto **VANESSA L. FINLEY, unmarried**, hereinafter called Grantee, her 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. 121 on the Plan of Pinnacle Point Subdivision, Phase III, of record in Book 6900, pages 391, 392 and 393, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Libby A. McCauley, unmarried, by warranty deed from Jeffery A. Holmes and wife, Tammy Pewitt Holmes, of record in Book 10308, Page 934, Register's Office for DAVIDSON County, Tennessee.

This conveyance is made subject to:

a. Taxes for the year 2000 and subsequent years, a lien which is not yet due and payable.

b. The Plan of recor d in Plat Book 6900, page 391, Register's Office for Davidson County, Tennessee.

c. Easement for water/sewer of record in Book 7097, page 158, Register's Office for Davidson County, Tennessee.

d. Conveyance of Common Area of recor din Book 7032, page 730, Register's Office for Davidson County, Tennessee.

e. Homeowners' Association Charter of record in Book 7058, page 234, Register's Office for Daavidson County, Tennessee.

f. Easements of record in Book 6250, pages 92, 93 and 94, Register's Office for Davidson County, Tennessee.

g. Storm Water Detention Agreement of record in Book 10752, page 463, Register's Office for Davidson County, Tennessee.

h. Restrictive covenants contained in instrument of record in Book 7032, page 733; Book 7067, page 739; Book 10097, page 390; and Book 6405, page 169, Register's Office for Davidson County, Tennessee.

All existing and recorded easements, rights of way and restrictions, all zoning regulations, building restrictions and setback lines, if any, and easements or right of ways for public utilities.

unimproved: ( )
This is improved: (X) property, known as 704 Rocky Mountain Court, Antioch, Tennessee 37013.

NS 3022

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 person 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 MY HAND 30th day of November, 2000.

Libby A. McCauley

Libby A. McCauley

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned authority, Libby A. McCauley,, within named bargainors, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal, in Franklin, Tennessee, the 30th day of November, 2000.

K. THOMAS SIDWELL NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

Notary Public

My commission expires: 10/22/04