Box 5

After Recording Return To:
Real Estate Loan Services
1100 Kermit Drive, Suite 204
Nashville, TN 37217

Davidson County DEEDWARR
Recvd: 03/07/01 10:17 2pgs
Fees:11.00 Taxes:387.02
20010307-0021498

--------SPACE ABOVE THIS LINE FOR RECORDING INFORMATION--------

WARRANTY DEED

FOR AND IN CONSIDERATION OF the sum of Ten and 00/100 Dollars cash in hand paid, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, **KYLE WAITES, unmarried**, (hereinafter referred to as "Grantor") have this day bargained and sold and do hereby transfer and convey unto **STEPHEN O. THURMAN, unmarried** (hereinafter referred to as "Grantee") their heirs and assigns, forever, that certain parcel of real estate located in Davidson County, State of Tennessee, and being described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 13 on the Plan of Greenwood Hills of record in Plat Book 3106, page 37, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Kyle Waites, a single man, by deed from Tom C. Essary and wife Kathleen M. Essary, dated June 10, 1997, recorded June 12, 1997, of record in Book 10490, page 329, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to matters shown on plat of record in Book 3106, page 37, and restrictive covenants of record in Book 5071, page 50, Book 5013, page 392, and Book 5086, page 766, Register's Office for Davidson County, Tennessee.

TO HAVE AND TO HOLD said real estate, together with all of the appurtenances, estate and title thereunto belonging, unto the said Grantee(s), their heirs and assigns, forever.

The undersigned covenant with the said Grantee that they are lawfully seized and possessed of said parcel of real estate, and that they have a good right to convey the same and that it is unencumbered, except for the lien of current year's property taxes, which taxes have been prorated between the parties herein.

The undersigned further covenant and bind themselves, their heirs and assigns, to forever warrant and defend the title to said real estate to the Grantee(s), their heirs and assigns, against the lawful claims of all person, whomsoever.

Witness our hands this 16th day of February, 2001.

KYLE WAITES

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared KYLE WAITES, the within named bargainor(s), to me personally known (or proved to me on the basis of satisfactory evidence) to be the person(s) named in and who executed the foregoing instrument, and who acknowledged the execution of same to be his/her/their free act and deed.

Witness my hand and official seal this 16th day of February, 20 01.

Melissa McBroom
Notary Public
My Commission Expires: 03/17/03

NOTARY PUBLIC AT LARGE

STATE OF TENNESSEE
COUNTY OF

The actual consideration or value, whichever is greater, for this transfer is $104,600.00 which amount is equal to or greater than the amount which the property would command at a fair and voluntary ~~sale~~.

Affiant

Subscribed and sworn to before me this 16th day of February, 20 01.

Melissa McBroom
Notary Public
My Commission Expires: 03/17/03

NOTARY PUBLIC AT LARGE

MAP AND PARCEL NUMBERS: Map 133-16 Parcel 150.00

ADDRESS NEW OWNER:
Stephen O. Thurman
300 Paragon Mills Road
Nashville, TN 37211

MORTGAGEE:
Franklin Mortgage Funding
25800 Northwestern Hwy
Suite 875
Southfield, MI 48075

SEND TAX BILLS TO:
New Owner

THIS INSTRUMENT PREPARED BY:
Real Estate Loan Services
1100 Kermit Drive, Suite 204
Nashville, TN 37217