Prepared by:
Centennial Title Company, Inc.
30 Burton Hills Blvd., #240
Nashville, TN 37215

39-B
File #00-1518

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Margarette Y. Johnston, Corley R. Young, Jr., and Cynthia Y. Pappas, each individually, and as Joint Successor Trustees of the Corley R. Young Revocable Living Trust Dated August 21, 1996,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Cindy M. Williams,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee described as follows: **To Wit:**

Exhibit A Attached

Davidson County DEEDWARR
Recvd: 03/29/01 08:22 12pgs
Fees:51.00 Taxes:370.00
20010329-0030093

The property conveyed herein is subject to matters shown on the recorded plan, and to applicable easements and restrictions of record, and Property Taxes for the current year.

This is improved property, known as: 415 Park Circle, Nashville TN 37205.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, Grantee's heirs or assigns, forever. Grantor covenant with the said Grantee that Grantor is lawfully seized and possessed of said of said land in fee simple, has good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor further covenants and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons 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 THE EXECUTION HEREOF this 1st day of March, 2001

The Corley R. Young Revocable Living Trust Agreement Dated August 21, 1996
By:

Corley R. Young, Jr., as Joint Successor Trustee, and Individually

Margarette Y. Johnston, as Joint Successor Trustee, and Individually

Cynthia Y. Pappas, as Joint Successor Trustee, and Individually

State of Alabama)
County of Madison)

On this 2nd day of March, 2001, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Corley R. Young, Jr., the bargainor(s), to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary Public

My Commission Expires: 12-03-02

State of Tennessee)
County of Hamilton)

On this 1st day of March 2001, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Margarette Y. Johnston , the bargainor(s), to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary Public

My Commission Expires: 12-2001

State of California
County of Orange)

On this 5th day of March 2001, before me the undersigned, a Notary Public in and for said County and State, personally appeared before me the within named Cynthia Y. Pappas , the bargainor(s), ~~to me known~~ (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

Notary Public

My Commission Expires: 8-16-02

ROWENA RAMOS
Commission # 1193752
Notary Public - California
Orange County
My Comm. Expires Aug 16, 2002

State of Tennessee)
County of Davidson)

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $100,000.00

Affiant

Sworn and subscribed before me on this the 15th day of January, 2001.

Notary Public

My Commission Expires:

NOTARY PUBLIC AT LARGE SUMNER COUNTY
My Commission Expires May 8, 2004

NEW OWNER:
Cindy M. Williams
415 Park Circle
Nashville, TN 37205

RESPONSIBLE FOR TAX PAYMENT:
Acceptance National Mortgage, LLC
4633 Trousdale Drive
Nashville, TN 37204

TAX MAP-PARCEL #:
104-5-107

Exhibit "A"

Being all of Lot 19 in Hardison and Young's recorded plan of Lots in West End Park, and being subdivision of Lots 41-2-3-4-5-6-7-48 of original plan of West End Park, Book 161, Page 47, Register's Office, Davidson County, Tennessee.

Being the same property conveyed to F. K. BeVille and wife, Odessa BeVille by instrument of record in Book 621, Page 221, RODC. The said F. K. BeVille predeceased said Odessa BeVille. The said Odessa BeVille, a.k.a. Villa Odessa Young BeVille, having since died, and her Last Will and Testament of record in Will Book 177, Page 397, Probate Court for Davidson County, Tennessee devises said property to her brother Corley R. Young. Said Corley R. Young having died July 21, 2000. The Last Will and Testament (Pour-Over Will) of Corley R. Young is probated in the Probated Division of the Chancery Court, Part 2, of Hamilton County, Tennessee, case number 00-P-495 (copy attached hereto as an exhibit), devises said property to The Corley R. Young Revocable Living Trust Agreement dated August 21, 1996 (Trust). At the death of said Corley R. Young said Trust appoints Margarette Y. Johnston, Corley R. Young, Jr., and Cynthia Y. Pappas as Joint Successor Trusteees with power and authoriy to sell and dispose of trust property and assets. Said named Trustees also join in the execution of this instrument as the beneficiaries of said Trust, and as the children of Corley R. Young, for the purpose of conveying any individual interest that they may have in the subject property.

A copy of the Statement of Joint Successor Trustees is attached hereto as an Exhibit, and is incorporated herein.

Exhibit

LAST WILL AND TESTAMENT
(Pour-Over Will)
OF
CORLEY R. YOUNG

IDENTITY

I, CORLEY R. YOUNG, residing in the County of Hamilton, State of Tennessee, being of sound mind and memory, and not acting under duress or undue influence of any person whomsoever, hereby declare this to be my Last Will and Testament, and I do hereby revoke all other and former Wills and Codicils to Wills heretofore made by me.

I have the following children: CORLEY R. YOUNG, JR. born August 1, 1933 and currently residing in Huntsville, Alabama, CYNTHIA Y. PAPPAS born July 31, 1935 and currently residing in Tustin, California, and MARGARETTE Y. JOHNSTON, born May 11, 1941 and currently residing in Chattanooga, Tennessee.

DEBTS, TAXES AND ADMINISTRATION EXPENSES

I have provided for the payment of all my debts, expenses of administration of property wherever situated passing under this will or otherwise, and estate, inheritance, transfer, and succession taxes, other than any tax on a generation-skipping transfer that is not a liability of my Estate (including interest and penalties, if any) that become due by reason of my death, such payment to be made under THE CORLEY R. YOUNG REVOCABLE LIVING TRUST executed on even date herewith (the "Revocable Trust"). If the Revocable Trust assets should be insufficient for these purposes, my Executor shall pay any unpaid items from the residue of my Estate passing under this will, without any apportionment, reimbursement, or contribution toward the payment of those taxes and administration expenses, except my Executor shall, to the maximum extent permitted by law, seek reimbursement for, recovery of, or contribution toward the payment of federal or state estate tax attributable to property in which I have a qualifying income interest for life, over which I have a power of appointment, or which is included in my gross estate by reason of Section 2036 of the Internal Revenue Code of 1986, as from time to time amended ("Code"), and which tax is not otherwise paid or payable. Any generation-skipping tax resulting from a transfer occurring under this Will shall be charged to the property constituting the transfer in the manner provided by applicable law. In the alternative, my Executor may demand in a writing addressed to the Trustee of the Trust an amount necessary to pay all or part of these items, plus claims, pecuniary legacies, and family allowances by court order.

PERSONAL AND HOUSEHOLD EFFECTS

It is my intent that all my personal and household effects were transferred to the Revocable Trust as a result of the Declaration of Intent signed this date. If there are any questions regarding the ownership or disposition of these assets, it is my desire that such assets pour into the Revocable Trust, signed by me this date in accordance with the provisions of the section titled "Residue of Estate".

In the event that I own, at my death, additional personal and household effects acquired subsequent to the date of the execution of the Revocable Trust, I give all such tangible personal property to such of my children as are living on the thirtieth day after the date of my death, in shares of substantially equal

value, to be divided in such manner as they shall agree or, if they shall fail to agree upon a division within six months after the date of my death, as my Executor shall determine.

RESIDUE OF ESTATE

I give, devise and bequeath all the rest, residue and remainder of my property of every kind and description (including lapsed legacies and devises), wherever situated and whether acquired before or after the execution of this Will except any property over which I have a power of appointment, to the Trustee under that certain Trust executed by me on the same date of the execution of this Will as THE CORLEY R. YOUNG REVOCABLE LIVING TRUST in effect at the date of my death. The Trustee shall add the property bequeathed and devised by this item to the corpus of the above described Trust and shall hold, administer and distribute said property in accordance with the provisions of the said Trust, including any amendments thereto made before my death.

If for any reason the said Trust shall not be in existence at the time of my death, or if for any reason a court of competent jurisdiction shall declare the foregoing testamentary disposition to the Trustee under said Trust as it exists at the time of my death to be invalid, then I give all of my Estate including the residue and remainder thereof to that person who would have been the Trustee under the Trust, as Trustee, and to their substitutes and successors under the Trust, described hereinabove, to be held, managed, invested, reinvested and distributed by the Trustee upon the terms and conditions pertaining to the period beginning with the date of my death as are constituted in the Trust as at present constituted giving effect to amendments, if any, hereafter made and for that purpose I do hereby incorporate such Trust by reference into this my Will.

EXECUTOR

I hereby nominate and appoint MARGARETTE Y. JOHNSTON as my Independent Executor of this my Last Will and Testament to serve without bond.

In the event the first named Executor shall predecease me, or is unable or unwilling to act as my Executor for any reason whatsoever, then and in that event I hereby nominate and appoint CORLEY R. YOUNG, JR. to serve without bond as my Independent Executor.

In the event the first successor Executor shall predecease me, or is unable or unwilling to act as my Executor for any reason whatsoever, then and in that event I hereby nominate and appoint CYNTHIA Y. PAPPAS to serve without bond as my Independent Executor.

Whenever the word "Executor" or any modifying or substituted pronoun therefor is used in this my Will, such words and respective pronouns shall be held and taken to include both the singular and the plural, the masculine, feminine and neuter gender thereof, and shall apply equally to the Executor named herein and to any successor or substitute Executor acting hereunder, and such successor or substitute Executor shall possess all the rights, powers, duties, authority, and responsibility conferred upon the Executor originally named herein.

CRY

EXECUTOR POWERS

In addition to all powers given under applicable law and otherwise given herein, my Executor shall have all of the powers enumerated in **Tennessee Code Annotated, Section 35-50-110**, as in effect from time to time, and the introductory paragraph and all subparagraphs thereof, to the extent not inconsistent with the expressed provisions hereof, are incorporated herein by reference as fully as if stated verbatim.

By way of illustration and not of limitation and in addition to any inherent, implied or statutory powers granted to executors generally, my Executor is specifically authorized and empowered with respect to any property, real or personal, at any time held under any provision of this my Will: to allot, allocate between principal and income, assign, borrow, buy, care for, collect, compromise claims, contract with respect to, continue any business of mine, convey, convert, deal with, dispose of, enter into, exchange, hold, improve, incorporate any business of mine, invest, lease, manage, mortgage, grant and exercise options with respect to, take possession of, pledge, receive, release, repair, sell, sue for, make distributions in cash or in kind or partly in each without regard to the income tax basis of such asset and in general, exercise all of the powers in the management of my Estate which any individual could exercise in the management of similar property owned in its own right upon such terms and conditions as to my Executor may seem best, and execute and deliver any and all instruments and do all acts which my Executor may deem proper or necessary to carry out the purpose of this my Will, without being limited in any way by the specific grants or power made, and without the necessity of a court order.

My Executor shall have absolute discretion, but shall not be required, to make adjustments in the rights of any Beneficiaries, or among the principal and income accounts to compensate for the consequences of any tax decision or election, or of any investment or administrative decision, that my Executor believes has had the effect, directly or indirectly, of preferring one Beneficiary or group of Beneficiaries over others. In determining the Federal Estate and Income Tax liabilities of my Estate, my Executor shall have discretion to select the valuation date and to determine whether any or all of the allowable administration expenses in my Estate shall be used as Federal Estate Tax deductions or as Federal Income Tax deductions and shall have the discretion to file my final income tax return.

I empower my Executor (i) to make such elections under the tax laws as my Executor deems advisable, including an election to create qualified terminable interest property for both estate and generation-skipping tax purposes or for estate tax purposes alone, and (ii) to allocate the unused portion, if any, of my GST exemption (as defined in this paragraph) to any property with respect to which I am the transferor for generation-skipping tax purposes (irrespective of whether such property passes under this Will) in such manner as my Executor deems advisable, in each case without regard to the relative interests of the beneficiaries; however, my Executor shall not make adjustments between principal and income, or in the interests of the beneficiaries, to compensate for the effects of such elections and allocation. Any decision made by my Executor with respect to the exercise of any tax election or the allocation of my GST exemption shall be binding and conclusive on all persons. As used in this paragraph, the "GST exemption" means the exemption from generation-skipping tax allowed under Section 2631 of the Code.

SPECIFIC OMISSIONS

I have intentionally omitted any and all persons and entities from this, my Last Will and Testament, except those persons and entities specifically named herein. If any person or entity shall challenge any term or condition of this Will, or of the Living Trust to which I have made reference in the sections "Personal and Household Effects" and "Residue of Estate", then, to that person or entity I give and bequeath the sum

CAY

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By way of illustration and not of limitation and in addition to any inherent, implied or statutory powers granted to executors generally, my Executor is specifically authorized and empowered with respect to any property, real or personal, at any time held under any provision of this my Will: to allot, allocate between principal and income, assign, borrow, buy, care for, collect, compromise claims, contract with respect to, continue any business of mine, convey, convert, deal with, dispose of, enter into, exchange, hold, improve, incorporate any business of mine, invest, lease, manage, mortgage, grant and exercise options with respect to, take possession of, pledge, receive, release, repair, sell, sue for, make distributions in cash or in kind or partly in each without regard to the income tax basis of such asset and in general, exercise all of the powers in the management of my Estate which any individual could exercise in the management of similar property owned in its own right upon such terms and conditions as to my Executor may seem best, and execute and deliver any and all instruments and do all acts which my Executor may deem proper or necessary to carry out the purpose of this my Will, without being limited in any way by the specific grants or power made, and without the necessity of a court order.

My Executor shall have absolute discretion, but shall not be required, to make adjustments in the rights of any Beneficiaries, or among the principal and income accounts to compensate for the consequences of any tax decision or election, or of any investment or administrative decision, that my Executor believes has had the effect, directly or indirectly, of preferring one Beneficiary or group of Beneficiaries over others. In determining the Federal Estate and Income Tax liabilities of my Estate, my Executor shall have discretion to select the valuation date and to determine whether any or all of the allowable administration expenses in my Estate shall be used as Federal Estate Tax deductions or as Federal Income Tax deductions and shall have the discretion to file my final income tax return.

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CKY

of one dollar ($1.00) only in lieu and in place of any other benefit, grant, bequest or interest which that person or interest may have in my Estate or the Living Trust and its Estate.

SIMULTANEOUS DEATH

If any Beneficiary should not survive me for sixty (60) days, then it shall be conclusively presumed for the purpose of this my Will that said Beneficiary predeceased me.

This instrument consists of 6 typewritten pages including the Attestation Clause, Affidavit, signature of Witnesses, and acknowledgement of officer. I have signed my name at the bottom of each of the preceding pages. This instrument is being signed by me on this 21st day of August, 19 96.

Corley R. Young

CORLEY R. YOUNG,
Testator

CRY

ATTESTATION CLAUSE

The Testator whose name appears above declared to us, the undersigned, that the foregoing instrument was his Last Will and Testament, and he requested us to act as witnesses to such instrument and to his signature thereon. The Testator thereupon signed such instrument in our presence. At the Testator's request, the undersigned then subscribed our names to the instrument in our own handwriting in the presence of the Testator and in the presence of each other. The undersigned hereby declare, in the presence of each of us, that we believe the Testator to be of sound and disposing mind and memory.

Signed by us on the same day and year as this Last Will and Testament was signed by the Testator.

WITNESSES:	ADDRESSES:
James M. Greene	307 BROOKFIELD AVE
JAMES M. GREENE (Printed Name of Witness)	CHATTANOOGA TN 37411
Alice Margaret Greene	307 Brookfield Ave
Alice M. Greene (Printed Name of Witness)	Chattanooga TN 37411
_____	_____
_____ (Printed Name of Witness)	_____

CHJ

STATE OF TENNESSEE

COUNTY OF HAMILTON

AFFIDAVIT

James M Greene, Alice M. Greene, and _____, being severally duly sworn, depose and say that:

We are acquainted with CORLEY R. YOUNG, who executed this annexed Will, consisting of 6 typewritten pages including this Affidavit, dated August 21, 1996, on that date at _____, Tennessee, by subscribing his name at the end thereof in the presence and sign of each of us.

At the time of subscribing said Will, CORLEY R. YOUNG declared the instrument so subscribed by him to be his Will, and we thereupon signed our names as witnesses at the end of said instrument at his request and in his presence and sight, and in the presence and sight of each other.

At the time of executing said Will, CORLEY R. YOUNG was over the age of eighteen years and in our opinion was of sound mind, memory and understanding and not under any restraint or in any respect incompetent to make a Will.

This affidavit is made at the request of said CORLEY R. YOUNG.

The annexed Will was examined by the undersigned at the time this affidavit was made.

James M Greene

Alice M. Greene

_____

SWORN TO AND SUBSCRIBED before me, this 21st day of August, 1996.

_____
Notary Public
My Commission expires: 4-8-00

CKY

EXHIBIT

Chancery Court, Part 2, of Hamilton County, Tennessee

IN THE MATTER OF THE ESTATE OF

CORLEY R. YOUNG, DECEASED

Resident of Hamilton County, Tennessee

NO. 00-P-495

PROBATE DIVISION

Address: 309 Brookfield Avenue
Chattanooga TN 37411

Date of Death: July 21, 2000

Executor(s): Margarette Y. Johnston

Letters Testamentary

Whereas, it appearing to this Court that the above named deceased person has made a Last Will and Testament appointing the above named Executor(s) to the same, which Will has been exhibited in this Court and proved as the law directs, and the Executor(s) having qualified according to law;

It is, accordingly, ORDERED that Letters Testamentary are hereby issued to the above named Executor(s), being now therefore empowered to enter into and take possession of all property rights and credits of this deceased person and to administer this estate as required by law.

In witness whereof, I have issued these Letters Testamentary, this the 20th day of September, 2000.

S. LEE AKERS, CLERK & MASTER

By Averilee Welch
Deputy Probate Clerk

STATE OF TENNESSEE

COUNTY OF HAMILTON

I do solemnly swear that I will honestly and faithfully discharge the duties imposed on me according to the terms of the Last Will and Testament and by law, including filing an inventory, settlement, and inheritance tax return as required by law.

Margarette Y. Johnston

Subscribed and sworn to before me, this the 20th day of September, 2000.

S. LEE AKERS, CLERK & MASTER

By Averilee Welch
Deputy Probate Clerk

Certificate

I, Clerk and Master of this Court, certify that: (i) this is a Court of Record; (ii) the above is a true, full, and correct copy of the Letters Testamentary issued by this Court in this estate; (iii) these Letters are still in full force and effect as of this date; and (iv) these Letters appear of record in this Court's Executor's Bonds and Letters Record Book No. 57, page 223.

Witness my hand and seal, this the _____ day of _____, _____.

S. LEE AKERS, CLERK & MASTER

By _____
Deputy Probate Clerk

Hamilton County Courthouse
Chattanooga, TN. 37402

EXHIBIT

Re: 419 & 415 Park Circle
Nashville, TN

STATEMENT OF JOINT SUCCESSOR TRUSTEES

The undersigned Joint Successor Trustees of The Corley R. Young Revocable Living Trust Agreement Dated August 21, 1996 (Trust), state as follows:

The said Corley R. Young died July 21, 2000. The Last Will and Testament(pour-over-will) of Corley R, Young, probated in Hamilton County, Tennessee, devised the above referenced real estate to the above referenced Trust. The said Trust provides that at the death of Corley R. Young, we shall serve as Joint Successor Trustees. We have no knowledge of any fact or action that has revoked the Trust, or that would interfere with the execution of Sale documents on behalf of the Trust in our capacity as Joint Successor Trustees.

Executed this 13 day of December, 2000.

X _____
Margarette Y. Johnston, Joint Successor Trustee

X _____
Corley R. Young, Jr., Joint Successor Trustee

X _____
Cynthia Y. Pappas, Joint Successor Trustee