39-B

THIS INSTRUMENT WAS PREPARED BY:

KIRK C. WAITE, ATTORNEY
MOORELAND TITLE COMPANY
P. O. BOX 2127
BRENTWOOD, TN 37024-2127

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $134,900.00.

X _____
AFFIANT

SUBSCRIBED ~~AND SWORN~~ TO BEFORE ME, THIS 13TH DAY OF JULY, 2001.

_____
NOTARY PUBLIC

MY COMMISSION EXPIRES 4-7-2001

KENNETH M. BALLEW NOTARY PUBLIC AT LARGE DAVIDSON CO., TN

Davidson County DEEDWARR
Recvd: 07/17/01 13:32 2pgs
Fees:13.00 Taxes:499.13
20010717-0075755

Address New Owner as Follows:	Send Tax Bills To:	Map-Parcel Numbers
James A. Gaines 920 Silverdene Place Nashville, TN 37206	Mortgage LEnders of AMerica, LLC 8400 West 110th St., Ste. 130 Overland Park, KANSAS 66210	082-12-0 264.00

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT, **THE BANK OF NASHVILLE BY, BILL HERRING, FIRST VICE PRESIDENT** herein referred to as **Grantor for and in consideration of the sum of ONE HUNDRED THIRTY FOUR THOUSAND NINE HUNDRED AND 00/100 ($134,900.00) Dollars paid by JAMES A. GAINES, unmarried hereinafter referred to as Grantee in the State aforesaid, the receipt of which is hereby acknowledged, has granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said Grantee, heirs, successors, and assigns forever:**

Land in Davidson County, Tennessee, being Lots 26 and 27 on the Map of D. D. Phillips Silverdene Park Subdivision, as of Record in Book 421, page 31, Register's Office for said County. According to a survey made by Eric Drake, County, Surveyor, July 13, 1934, said Lots 26 and 27 are described a follows:

Beginning at the southeast corner of McFerrin Avenue and Silverdene Place, formerly Ramsay or Georgia Street; thence, with the southerly margin o9f Silverdene Place, eastwardly 70.5 feet to the corner of Lots 26 and 27; thence, with the line bet3ween said two lots, southwardly 170 feet to the northerly margin of an alley; thence, with said alley, westwardly 178.5 feet to the easterly margin of McFerrin Avenue; thence, with the same northwardly 202.5 feet to the beginning.

Being the same property conveyed to The Bank of Nashville by Successor Trustee's Deed of record at Instrument Number 20010508-0047620, Register's Office for Davidson County, Tennessee, date executed 5-8-01, date filed 5-8-01.

This conveyance is made subject to Easements, Restrictions, Covenants, and Conditions as may be applicable to said property.

This is unimproved (___) improved (X_) property, known as 920 Silverdene Place, Nashville, Tennessee, 37206.

TOGETHER with all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD said tract of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee, his heirs and assigns, forever; and Grantor does covenant with said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it and the same is unencumbered, except as otherwise herein set out. Grantor does further covenant and bind himself, his heirs, and representatives, to warrant and forever defend the title to said land to said Grantee, his heirs, and assigns, against the lawful claims of all person whomsoever.

WITNESS Hand and Seal this 13th day of July, 2001

The Bank of Nashville

BY:
Bill Herring, First Vice President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Bill Herring with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who, upon oath, acknowledged himself to be First Vice President (or other officer authorized to execute the instrument) of The Bank of Nashville, the within named bargainor, and as such First Vice President executed the within instrument for the purposes therein contained, by signing as First Vice President.

Witness my hand and seal this 13th day of July, 2001.

KIRK C. WAITE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires November 27, 2004

Notary Public

My Commission Expires