39-B

THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***167,500.00.

X Steven J Whitehead by Theresa W. Huff, Atty in Fact
Affiant

Subscribed and sworn to before me this 14th day of December, 2001.

KENNETH M. BALL NOTARY PUBLIC AT LARGE DAVIDSON CO.

Notary Public

My Commission Expires: 7-30-05

Davidson County DEEDWARR
Recvd: 12/27/01 14:22 2pgs
Fees:13.00 Taxes:619.75
20011227-0142703

ADDRESS OF NEW OWNER

STEPHEN J. WHITEHEAD
5206 Idaho Avenue
Nashville, Tennessee 37209

SEND TAX BILLS TO

Mortgage Lenders of America
8900 W. 110th St.
Overland Park, KA
66210

MAP & PARCEL NOS.

MAP 103-3
PARCEL 63

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SIXTY SEVEN THOUSAND FIVE HUNDRED AND 00/100 DOLLARS ($***167,500.00) and other good and valuable consideration, the receipt and legal sufficiency of all of which is hereby acknowledged, I, THERESA M. RADIGAN, married, (hereinafter called the "GRANTOR"), have bargained and sold, and by these presents do transfer and convey unto STEPHEN J. WHITEHEAD, married, (hereinafter called the "GRANTEE"), his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING part of Lot No. 20 on the Plan of The Realty Savings Bank and Trust Company's Revised Plan of the West Extension of Charlotte Park Company's First Addition of record in Book 421, page 18, Register's Office for Davidson County, Tennessee, and being more particularly described as follows:

BEGINNING at a point on the northerly margin of Idaho Avenue, formerly known as Fifth Avenue, 100.0 feet easterly from the northeast corner of said Idaho Avenue and 53rd Avenue, North, formerly known as 12th Street; thence eastwardly with the northerly margin of Idaho Avenue 60.0 feet; thence at right angles northwardly 150.0 feet to a point 160.0 feet east of the easterly margin of 53rd Avenue, North; thence westwardly and parallel with said Idaho Avenue 60.0 feet; thence southwardly and parallel with said 53rd Avenue, North 150.0 feet to the point of BEGINNING.

BEING the same property conveyed to Theresa M. Radigan, an unmarried woman, and Charles W. Radigan, a married man, joint tenants with right of survivorship, by deed from James E. Linebaugh and wife, Julia Linebaugh, of record in Book 9299, page 584, Register's Office for Davidson County, Tennessee; the said Charles W. Radigan having since died on March 2, 2000.

EDWARD L. MASSEY, spouse of Theresa M. Radigan, joins in this conveyance to convey any interest he may have in subject property, particularly any marital interest.

This is improved property known as 5206 Idaho Avenue, Nashville, Tennessee 37209

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, his heirs and assigns, forever.

GRANTOR COVENANTS with the said GRANTEE that she 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 follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee.

2. Matters, if any, shown on the plan of Realty Savings Bank and Trust Company's Revised Plan of the West Extension of Charlotte Park Company's First Addition of record in Book 421, page 18, Register's Office for Davidson County, Tennessee.

GRANTOR FURTHER COVENANTS and binds herself, her heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF I have hereunto set my hand on this the 14th day of December, 2001.

Theresa M. Radigan
THERESA M. RADIGAN
BY: Mitchell A. Watts
Mitchell A. Watts, Attorney in Fact

Edward L. Massey
EDWARD L. MASSEY
BY: Mitchell A. Watts
Mitchell A. Watts, Attorney in Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Mitchell A. Watts, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of Theresa M. Radigan and Edward L. Massey, and acknowledged that he executed the same as the free act and deed of the said Theresa M. Radigan and Edward L. Massey.

WITNESS my hand and seal this 14th day of December, 2001.

Notary Public

My Commission Expires: 3/23/2002