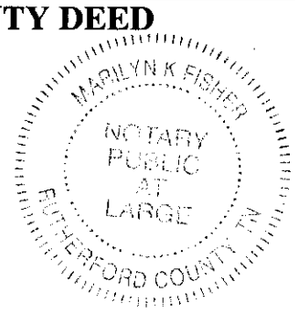
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $187,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st Day of December, 2001.

Notary Public

MY COMMISSION EXPIRES: 8/22/04

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney at Law, 613 Potomac Place, Suite 201 Smyrna, TN 37167

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Clifford J. Douglas and Renita S. Douglas	RBMG, Inc.	183-5A-64
(NAME) 1000 Colo Trail	(NAME) P.O. Box 24810	
(ADDRESS) Antioch, TN 37013	(ADDRESS) Jacksonville, FL 32241-4810	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

FOR AND IN CONSIDERATION of the sum of ten dollars, cash in hand paid by the hereinafter named GRANTEE(S), and other good and valuable considerations, the receipt of which is hereby acknowledged, we, **Radian Services, Inc.**, hereinafter called the GRANTOR(S), have bargained and sold, and by these presents do transfer and convey unto **Clifford J. Douglas and Renita S. Douglas, husband and wife** hereinafter called the GRANTEE(S), their 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 all of Lot No. 21 on the Plan of October Woods, Phase One, Section Three, according to the plat thereof, recorded in Plat Book 7900, Page 909 as amended in Book 9700, pages 229 and 230 of the Register's Office of DAVIDSON County, Tennessee, to which plat reference is hereby made for more complete details of location and description of said lot.

Being the same property conveyed to Federal National Mortgage Association by Special Warranty Deed of record in Instrument No. 20010808-0085618, Register's Office of Davidson County, Tennessee. Further conveyed to Radian Services, Inc. by Special Warranty Deed of record in Instrument No. 20020110-0003997, said Register's Office.

Subject to Declaration of Restrictive Covenants of record in Book 9840, page 276, Book 10181, page 986, Book 10548, page 501 and in Book 10548, page 503; By-Laws in Book 9840, page 267; Easement in Book 8443, page 75; Agreement in Book 9771, page 560 and in Book 10010, page 50; Restrictions in Book 5047, page 661 and in Book 5047, page 656; Charter in Book 9840, page 259; and, any and all matters as shown on plat of record in Plat Book 7900, page 909 as amended in Book 9700, pages 229 and 230; all of the Register's Office of Davidson County, Tennessee.

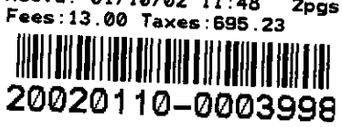
This is unimproved ( )
improved(X) property, known as 1000 Colo Trail Antioch TN 37013
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 except for the current year property taxes which are being prorated between the parties and Grantee agreeing to pay said tax when due; 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 GRANTEE(S), their 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 my/our hand(s) this 31st Day of December, 2001.

Davidson County DEEDWARR
Recvd: 01/10/02 11:48 2pgs
Fees:13.00 Taxes:695.23



Radian Services, Inc.

X **BY:**

STATE OF PENNSYLVANIA)
:ss
COUNTY OF Philadelphia)

Before me, the undersigned, of the state and county aforesaid, personally appeared Grace Aguila, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged him/herself to be the Asst. Vice President of Radian Services, Inc. the within named bargainor, and that he/she as such _____, executed the foregoing instrument for the purposes therein contained, by signing his/her name as such _____.

WITNESS MY HAND AND OFFICIAL SEAL at office, this 28th day of December, 2001.

Sylvia A. Black
NOTARY PUBLIC

My Commission Expires:

March 21, 2005

Notarial Seal
Sylvia A. Black, Notary Public
Philadelphia, Philadelphia County
My Commission Expires Mar. 21, 2005
Member, Pennsylvania Association of Notaries