BOX 15

THIS INSTRUMENT PREPARED BY:

David B. Herbert, Attorney
ORTALE, KELLEY, HERBERT & CRAWFORD
200 Fourth Avenue North
Nashville, TN 37219-8985

Name and Address of New Owner:

Terry S. Ward
Louise A. Ward
1705 Champions Drive
Nashville, TN 37211
Davidson County, TN

Davidson County DEEDWARR
Recvd: 02/01/02 15:30 2pgs
Fees:13.00 Taxes:551.30
20020201-0014604

Send Tax Bills to:
PHH Mortgage Services
3000 Leadenhall Road
Mount Laurel, NJ 08054

Property Address:	**Map and Parcel Numbers:**
1705 Champions Drive Nashville, TN 37211	**172-8-B-70.00**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees and other good and valuable consideration, the receipt of which is hereby acknowledged, **LISA A. YACUZZO, UNMARRIED "GRANTOR",** has bargained and sold, and by these presents does transfer and convey unto **TERRY S. WARD AND WIFE, LOUISE A. WARD, "GRANTEES", their** heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows:

Being Lot No. 70 on the Plan of Bridle Downs, Phase II, as of Record in Plat Book 7900, page 241, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to Lisa A. Yacuzzo, unmarried, By deed from Eric J. Jensen and wife, Diane M. Jensen, as of record In Book 10340, page 474, Register's Office for Davidson County, Tennessee.

The conveyance of the above described parcel of land is subject to the following:

1. Any and all zoning regulations, building restrictions, setback lines, if any and easements and rights of way for public utilities applicable to this property.

2. Taxes for 2002 which have been prorated and assumed by Grantees.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees their heirs and assigns forever; and Grantor does covenant with the said Grantees 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, unless otherwise herein set out; and Grantor does further covenant and bind herself, her heirs and assigns, to warrant and forever Defend said land to the said Grantees, their heirs and assigns, against the lawful claims of all Parties. 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 our hands this 31st day of January, 2002.

Lisa A. Yacuzzo

Lisa A. Yacuzzo

By: Amy Adams Gowan

Amy Adams Gowan, Attorney In Fact

STATE OF TENNESSEE |
COUNTY OF DAVIDSON |

On this 31st day of January, 2002, before me personally appeared Amy Adams Gowan, 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 Lisa A. Yacuzzo, as her Attorney In Fact and acknowledged that she executed the same as the free act and deed of the said Lisa A. Yacuzzo.

WITNESS my hand and seal at Nashville, Tennessee, this 31st day of January, 2002.

LARRY M. WESTBROOK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN

NOTARY PUBLIC

My commission expires: 4/23/05

STATE OF TENNESSEE |
|
COUNTY OF DAVIDSON |

The actual consideration or value whichever is greater, for this transfer is $149,000.00.

Tracie A. Ward

Affiant

Subscribed and sworn to before me, this the 31st day of January, 2002.

LARRY M. WESTBROOK NOTARY PUBLIC AT LARGE WILLIAMSON CO.

NOTARY PUBLIC

My commission expires: 4/23/05

Deed-Benneyworth