File Box #24

SPECIAL WARRANTY DEED

FROM: SunTrust Bank, Grantor

TO: Daniel and Angela Deeb, Grantees

This instrument was prepared by:
J. Bryan Echols, Esq.
Stites & Harbison PLLC
Suite 1800
SunTrust Center
Nashville, Tennessee 37219

Davidson County DEEDWARR
Recvd: 02/22/02 11:06 5pgs
Fees:28.00 Taxes:512.45
20020222-0022961

Address New Owner (s) as follows:

Daniel and Angela Deeb
1084 Blue Mountain Lane
(a/k/a 1601 Clingmans Court)
Antioch, Tennessee 37013

Name and Address of the Person or Entity Responsible for the Payment of Real Property Taxes
PHH Mortgage Services
3000 Leadenhall Road
Mount Laurel, NJ 08054

Map-Parcel Numbers

135-14-A-221.00 CO

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is One Hundred Thirty Eight Thousand Five Hundred and No/100 Dollars ($138,500.00).

Brandi Reeves
Affiant

SUBSCRIBED AND SWORN TO before me, this the 19th day of February, 2002.

Myra Seagraves
Notary Public

My Commission Expires: 11-26-2005

FOR AND IN CONSIDERATION OF the sum of One Hundred Thirty Eight Thousand Five Hundred and No/100 Dollars ($138,500.00), the receipt and sufficiency of which are hereby acknowledged, SunTrust Bank (the "Grantor") has bargained and sold, and by these presents does transfer and convey unto Daniel Deeb and wife, Angela Deeb (the "Grantees"), their heirs,

successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, more particularly described on Exhibit A attached hereto and incorporated herein by this reference together with all improvements, buildings and structures located thereon (the "Property").

The Property is improved property being shown on the Davidson County tax records as 1601 Clingmans Court, Antioch, Tennessee 37013 and having a mailing address of 1084 Blue Mountain Lane, Antioch, Tennessee 37013.

This conveyance is expressly made subject to those matters more specifically set forth on Exhibit B attached hereto and incorporated herein by this reference.

TO HAVE AND TO HOLD the Property with the appurtenances, estate, title and interest thereto belonging to the Grantees and their heirs forever.

And Grantor does covenant and bind Grantor, its successors and assigns to warrant and forever defend the title to the Property to the Grantees and their heirs, successor and assigns against the lawful claims of all persons whomsoever claiming by, through or under Grantor, but not further or otherwise, except as to those matters set forth on Exhibit B, to which this conveyance is expressly made subject.

Witness our hands this 6th day of February, 2002.

SUNTRUST BANK

By: _____

Name: Steve Lancaster

Title: Vice President

SUNTRUST BANK

By: _____

Name: Terry L Vaughn

Title: Assistant Vice President

06900N:010772:477792:NASHVILLE
021102

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, Pamela Walker, a Notary Public of said County and State, personally appeared Steve Lancaster, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be Vice President (or other officer authorized to execute the instrument) of SUNTRUST BANK, the within named bargainor, a Georgia corporation, and that he as such Vice President executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as Vice President.

Witness my hand and seal, at Office in Nashville, this 19th day of February, 2002.

Pamela Walker
Notary Public

PAMELA WALKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

My Commission Expires: 11-29-03

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, Pamela Walker, a Notary Public of said County and State, personally appeared Jerry h. Vaughn, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged him self to be Assistant Vice President (or other officer authorized to execute the instrument) of SUNTRUST BANK, the within named bargainor, a Georgia corporation, and that he as such Assistant Vice President executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by him self as Assistant Vice President

Witness my hand and seal, at Office in Nashville, this 19th day of February, 2002.

Pamela Walker
Notary Public

PAMELA WALKER NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENN.

My Commission Expires: 11-29-03

EXHIBIT A

PROPERTY DESCRIPTION

Being Lot No. 221 on the Plan of Pinnacle Point Subdivision, Phase Five of record in Plat Book 8250, page 842, amended in Book 11114, page 958, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.

Being part of the property conveyed to SunTrust Bank, a Georgia corporation, from J. Bryan Echols, Successor Trustee, by Successor Trustee's Deed of record as Instrument No. 20011128-0130180, Register's Office for Davidson County, Tennessee.

EXHIBIT B

Encumbrances

1. Taxes for the year 2002, a lien, but not yet due and payable.
2. Title to that portion of the Property lying within the bounds of any roads, streets, or highways.
3. Such easements, building lines, recorded plans and restrictions as may be applicable.
4. Rights or claims of parties in possession.
5. Encroachments, overlaps, boundary line disputes or other matters which would be shown by an accurate survey or inspection of the Property.
6. Subject to the liens for any unpaid assessments and/or special assessments.
7. Any and all other matters, including, without limitation, liens, easements, restrictions, claims, defects, encumbrances, adverse claims and other matters.
8. Any adverse claim to any portion of said land which has been created by artificial means or has accreted to any such portion so created and riparian rights, if any.
9. Restrictive Covenants of record in Book 6405, page 169, Book 7032, page 730 corrected in Book 7067, page 739 and Book 10097, page 390, Register's Office of Davidson County, Tennessee.
10. Deeds of Conveyance of record in Book 7097, page 158, Book 11201, page 733 and Book 11201, page 757, said Register's Office.
11. Storm Water Detention Agreement of record in Book 10752, page 463 and Book 7424, page 953, said Register's Office.
12. Articles of Incorporation recorded in Book 7058, page 234, said Register's Office.
13. Deed and Bylaws recorded in Book 7032, page 730 and Book 7032, page 761, said Register's Office.
14. Declaration of Covenants, Conditions and Restrictions of record in Book 7032, page 733 as corrected and amended in Book 7065, page 959; Book 7067, page 739; Book 10097, page 390, Instrument No. 20010504-0046047 and Instrument No. 20010504-0046048.
15. Subject to all matters as set forth per Plat Book 8250, page 842 amended in Book 11114, page 958, said Register's Office.