This Instrument Prepared By:

Douglas S. Hale, Attorney
HALE AND HALE, PLC
312 First Tennessee Bank Building
Franklin, Tennessee 37064

NEW OWNER:	SEND TAX BILL TO:	MAP & PARCEL
William E. McDowell and wife, Janean S. McDowell 313 Avery Court Brentwood, Tennessee 37027	USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288-0558	160-16-0-B 124.00 CO

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $369,000.00.

William E. McDowell

AFFIANT

Sworn to and subscribed before me
this 26 day of February, 2002.

NOTARY PUBLIC

My Commission Expires: 2/05/06

Davidson County DEEDWARR
Recvd: 03/01/02 14:17 3pgs
Fees:18.00 Taxes:1365.30
20020301-0026239

WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt and sufficiency of which is hereby acknowledged, TENNESSEE VALLEY INVESTMENTS, INC., a Tennessee corporation, formerly known as TENNESSEE VALLEY HOMES, INC., hereinafter called the "GRANTOR", has bargained and sold and by these presents do transfer and convey unto WILLIAM E. MCDOWELL and wife, JANEAN S. MCDOWELL, hereinafter called the "GRANTEES", their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 48 on the Plan of Brentwood Chase, Section Two, Revision One, of record in Book 9700, pages 945, 946, 947 and 948, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being part of the same property conveyed to Tennessee Valley Homes, Inc., a Tennessee corporation, by warranty deed from Wilson Concord, L.P., a Tennessee limited partnership, of record in Instrument No. 20010712-0074294, Register's Office for Davidson County, Tennessee.

THIS IS THE SAME DESCRIPTION IN THE PREVIOUS DEED OF RECORD.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEES, their heirs and assigns, forever;

AND GRANTOR does covenant with the said GRANTEES that it 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. Davidson County taxes for the year 2002 are a lien against said property, but are not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with GRANTOR paying its prorata part thereof to GRANTEES, who will be responsible for payment of said taxes when they become due and payable.

2. All matters appearing on the Plan of Revision One, Section Two, Brentwood Chase, of record in Book 9700, pages 945, 946, 947 and 948, Register's Office for Davidson County, Tennessee.

3. Declaration of Brentwood Chase Community of record in Instrument No. 200005310053798, amended in Instrument No. 200008310086366, and Instrument No. 200106140062687, Register's Office for Davidson County, Tennessee.

4. Amended and Restated Charter of Brentwood Chase Community Association, of record in Instrument No. 200005240051842, Register's Office for Davidson County, Tennessee.

5. Easement of record in Book 7902, page 389, Register's Office for Davidson County, Tennessee.

6. Easement of record in Book 8371, page 320, Register's Office for Davidson County, Tennessee.

7. Stormwater Detention Agreement of record in Book 11115, page 281, Register's Office for Davidson County, Tennessee.

8. Stormwater Detention Agreement of record in Book 11115, page 286, Register's Office for Davidson County, Tennessee.

AND GRANTOR DOES FURTHER covenant and bind itself, its successors and assigns, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever.

This improved property is known as 313 Avery Court, Brentwood, Tennessee 37027.

WITNESS our hands this 26 day of February, 2002, in Franklin, Tennessee.

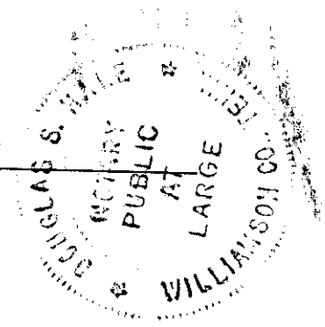
TENNESSEE VALLEY INVESTMENTS, INC.
FORMERLY KNOWN AS TENNESSEE
VALLEY HOMES, INC.

By: James C D Franks Pursby
James C.D. Franks, President, by Lorraine J. Cash, his Attorney-in-Fact Lorraine J Cash his attor In fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared Lorraine J. Cash, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be Attorney-in-Fact for James C. D. Franks, President of Tennessee Valley Investments, Inc. formerly known as Tennessee Valley Homes, Inc., the within bargainor, a corporation, and that she as such Attorney-in-Fact, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation, by herself as such Attorney-in-Fact.

Witness my hand and seal, this 26 day of February, 2002.



Notary Public

My commission expires: 2/05/06