This Instrument Prepared By:
LARRY K. TOLBERT, ATTORNEY/Greenway Title Inc.,
425 West College Street
Murfreesboro, Tennessee 37130

Ret. To:

ADDRESS NEW OWNER:
Karen D. Thorpe
137 Brian Circle
Antioch, Tennessee 37013

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
First Franklin Corp., a Delaware Corp.
3 Ada Street
Irvine, CA 92618

MAP 173
GROUP 4-A
PARCEL 47

Davidson County DEEDWARR
Recvd: 03/07/02 08:25 2pgs
Fees:13.00 Taxes:554.63
20020307-0028446

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Tim Rudd, an unmarried person,** hereinafter called the "GRANTOR", has bargained and sold, and by these presents, does transfer and convey unto **Karen D. Thorpe and Dwight D. Fredrick, each an unmarried person**, hereinafter called the "GRANTEES", their heirs and assigns, a certain tract or parcel of land in the Civil District of Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being all of Lot No. 47, on the Plan of Oak Highlands, Phase I, a Planned Unit Development, as of record in Plat Book 6900, page 432-435, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Tim Rudd, an unmarried person, by deed of record in Book 20010726, page 0079338, Register's Office for Davidson County, Tennessee.

Plat Book and survey of same appearing of record in Plat Book 6900, pages 432 & 435, of the said Register's Office and this captioned property is also subject to any and all zoning regulations, building restrictions and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes for the current year which have been prorated and assumed by the Grantee herein.

This is improved property known as 137 Brian Circle, Antioch, Tennessee 37013.

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 covenants with the said "GRANTEES" that he 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 himself, his heirs and assigns, to warrant and forever defend the title to the said land to the said "GRANTEES", and 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 our hands this the 27th day of February, 2002.

Tim Rudd

STATE OF TENNESSEE)
COUNTY OF RUTHERFORD)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Tim Rudd, an unmarried person**, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 27th day of February, 2002.

Larry K. Tolbert
NOTARY PUBLIC

My Commission Expires: 6/21/2004

STATE OF TENNESSEE)
COUNTY OF RUTHERFORD)

The actual value or consideration, whichever is greater, for this transfer is $149,900.00.

AFFIANT

Subscribed and sworn to before me on this 27th day of February, 2002.

Larry K. Tolbert
NOTARY PUBLIC

My Commission Expires: 6/21/2004