Box 29

THIS INSTRUMENT PREPARED BY:
J. Blake Freeman, Attorney
51 Century Boulevard, Ste. 110
Nashville, TN 37214-3614

Map 119-1, Parcel 235

Davidson County DEEDWARR
Recvd: 04/29/02 12:24 2pgs
Fees:13.00 Taxes:210.90
20020429-0052167

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars, cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged by the Grantor, **Altegra Credit Company,** does hereby bargain, sell, transfer and convey unto **James D. Kennedy and wife, Deborah H. Kennedy**, their heirs and assigns, that certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

LAND in Davidson County, Tennessee, being Lot No. 168 of Block 14 on the Map of Overhill City and W. H. Fox Subdivision of Blocks 14, 15, 16, 20, 21, 29 and 30, Cumberland Nurseries Subdivision, of record in Book 332, page 21, of Block 14, Register's Office for said County.

Said Lot No. 168 of Block 14 fronts 50 feet on the westerly margin of Foster Avenue and extends back between parallel lines, 150 feet to an alley in the rear.

BEING the same property conveyed to Altegra Credit Company by Substitute Trustee's Deed dated February 12, 2002, and recorded at Instrument No. 20020228-0025429, Register's Office for said County.

Property address is 2227 Foster Avenue, Nashville, TN 37210

TO HAVE AND TO HOLD said tract or parcel of land together with the appurtenances, estate, title and interest thereto belonging unto the said Grantee, **James D. Kennedy and wife, Deborah H. Kennedy,** their heirs and assigns, forever.

Said Grantor warrants the title to said property against the claims of all persons claiming or to claim the same or any part thereof by, through or under the said Grantor, but not otherwise.

IN WITNESS WHEREOF, the said Grantor has executed this deed this 10th day of April, 2002.

ALTEGRA CREDIT COMPANY

By: _____

Its: ASST V.P.

ALTEGRA CREDIT COMPANY DELAWARE

STATE OF Pennsylvania
COUNTY OF Allegheny

Before me, the undersigned, of the State and County aforesaid, personally appeared C Allan Smith, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself/herself to be Asst V.P. of ALTEGRA CREDIT COMPANY, the within named bargainorr, a corporation, and that he/she as such Asst V.P. executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as such Asst V.P.

Witness my hand this 10th day of April, 2002.

MARY FRAN FELION NOTARY PUBLIC COMMONWEALTH OF PENNSYLVANIA

Notary Public

My Commission Expires:

Notarial Seal
Mary Fran Felion, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Dec. 24, 2005
Member, Pennsylvania Association Of Notaries

****

NAME NEW OWNER(S):
Mr. & Mrs. James D. Kennedy
2201 Dunn Avenue
Nashville, TN 37211

SEND TAX BILLS TO:
New Owner

****

STATE OF TENNESSEE DAVIDSON COUNTY ss:

The actual consideration or value, whichever is greater, for this transfer is $57,000.00

James D. Kennedy
Affiant

Subscribed and sworn to before me this 25th day of April, 2002.

OLLIE MAI PARSLEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires:

My Commission Expires JAN. 25, 2003