THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 206,500.00

Paul Allan Gontarek
Affiant

Subscribed and sworn to before me, this 30th day of April, 2002

Mitchell A Watts
Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

My Commission Expires: 10-12-05

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
PAUL ALLAN GONTAREK 820 Glen Avenue Nashville, Tennessee 37204	MORTGAGE LENDERS OF AMERICA, LLC 8400 W. 110th Street Overland Park, Kansas 66210	MAP 105-14 PARCEL 54

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TWO HUNDRED SIX THOUSAND FIVE HUNDRED AND NO/100---------- ($ 206,500.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, we , PAUL WAYNE SMITH, JR. AND WIFE, BETHANY LYNN SMITH hereinafter called the Grantors , have bargained and sold, and by these presents do transfer and convey unto PAUL ALLAN GONTAREK, UNMARRIED hereinafter called the Grantee___, his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 2 on the Plan of J.H. White Subdivision of Lot No. 61, Waverly Place, of record in Plat Book 547, page 126, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

BEING the same property conveyed to Paul Wayne Smith, Jr. and wife, Bethany Lynn Smith, by deed from Brian A. Courtney, unmarried, and Bradley D. Williams, unmarried, of record as Instrument No. 200009280096024 in the Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 05/01/02 14:37 2pgs
Fees:13.00 Taxes:764.05
20020501-0053650

This is improved property known as 820 Glen Avenue, Nashville, Tennessee 37204

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

GRANTOR s COVENANT___ with the said GRANTEE___ that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of J.H. White Subdivision Lot No. 61 Waverly Place of record in Book 547, page 126, Register's Office for Davidson County, Tennessee.

GRANTOR s FURTHER COVENANT and bind themselves, their heirs and representatives to warrant and forever defend the title to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 30th day of April, 2002.

PAUL WAYNE SMITH, JR.

BETHANY LYNN SMITH

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named PAUL WAYNE SMITH, JR. AND WIFE, BETHANY LYNN SMITH, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 30th day of April, 2002.

My Commission Expires: October 12, 2005

Notary Public

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____ day of _____.

My Commission Expires: _____

Notary Public