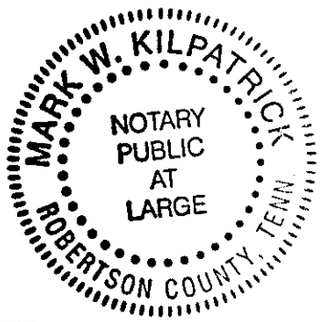
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 195,000.00

Gaile Osburn
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF May, 2002

Mark W. Kilpatrick
Notary Public

MY COMMISSION EXPIRES: 4-26-06
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Linda S. Harris & Associates, 213 Ward Circle, Suite 200, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gaile B. Osburn (NAME)	Franklin American Mortgage Co. (NAME)	171-03-0-B
641 Old Hickory Boulevard, #12 (ADDRESS)	2501 Corporate Centre Dr.,Ste.400 (ADDRESS)	055CO
Brentwood, Tennessee 37027 (CITY) (STATE) (ZIP)	Franklin, TN 37067 (CITY) (STATE) (ZIP)	06DU-83872

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Thomas W. Ralph

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Gaile B. Osburn, a married woman

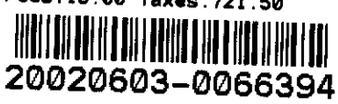
HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

LAND in Davidson County, Tennessee, being Unit No. 88 on the Plan of revised Phase One, Section One, Townhomes of Fredericksburg, a Planned Unit Development, of record in Book 9700, page 236, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Thomas W. Ralph and by deed from Debra Gaskin, unmarried of record in Book 11480, page 901, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing restrictions and easements of record.

Davidson County DEEDWARR
Recvd: 06/03/02 08:17 2pgs
Fees:13.00 Taxes:721.50



20020603-0066394

unimproved ( )
This is improved (X) property, known as 641 Old Hickory Boulevard, #12, Brentwood, Tennessee 37027
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

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 we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, 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. 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 my hand this 31st day of May, 2002

Thomas W. Ralph
Thomas W. Ralph

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Thomas W. Ralph

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 instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 31st day of May, 2002.

Commission expires 4-20-05

Notary Public

MARK W. KILPATRICK NOTARY PUBLIC AT LARGE ROBERTSON COUNTY TENN.

STATE OF TENNESSEE
COUNTY OF

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(s) 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 at office at _____ on this the _____ day of _____, _____.

My commission expires _____

Notary Public