THIS INSTRUMENT WAS PREPARED BY Bankers Title & Escrow Corp. 3310 West End Avenue, Suite 410 Nashville, Tennessee 37203	STATE OF TENNESSEE COUNTY OF DAVIDSON THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS: $ 55,000.00 Affiant SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 17th DAY OF July, 2002 Notary Public MY COMMISSION EXPIRES: 5-17-03 (AFFIX SEAL)

SPECIAL WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Randy W. Stephenson (NAME)	SouthTrust Mortgage Corporation (NAME)	MAP 98-5
5200 Dove Trail (ADDRESS)	P. O. Box 532060 (ADDRESS)	PARCEL 110
Hermitage, Tennessee 37076 (CITY) (STATE) (ZIP)	Birmingham, AL 35253 (CITY) (STATE) (ZIP)	

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, Bank of New York

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Randy W. Stephenson and wife, Cheryl Stephenson

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 Lot Number 11-B on the plan of the Zone Lot Division of Lots 10, 11, 24, 46 & 47 ofHunter's POint Subdivision, as of record in Book 6250, page 274, Register's Office for Davidson County, Tennessee, to which plast reference is hereby made.

Being the same property conveyed to Bank of New York by Trustee's Deed of record as instrument number 2001130-0131410, said Register's Office.

THIS CONVEYANCE IS MADE OF, BY and THOUGH the GRANTOR from and after the time Grantor took title. No warranties are expressly made and no warranties are to be implied. If any warranties are made they run from and after the time Grantor took title and not further or otherwise.

Davidson County DEEDWARR
Recvd: 07/24/02 12:06 2pgs
Fees:13.00 Taxes:203.50
20020724-0088843

unimproved ( )
This is improved (X) property, known as 5200 Dove Trail, Hermitage, Tennessee 37076
(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;

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 15 day of July, 2002

SA Bank of New York Countrywide Home Loans Inc. Attorney In Fact
By:
Stuart R. Graham, ITS: Vice President

tic in and for

STATE OF TEXAS
COUNTY OF COLLIN

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Stuart E.Graham and with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the its: VP OF COUNTRYWIDE HOME LOANS INC and GARY EACH respectively of the Bank of New York the within named bargainor, and corporation, and that he as such its: VP OF COUNTRYWIDE HOME LOANS INC and being authorized so to do, executes the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said VP OF COUNTRYWIDE HOME LOANS INC as such its: VP, and attesting the same by the said ATTORNEY IN FACT OF BANK OF NEW YORK as such .

Witness my hand and official seal at office at Plano, Texas on this the 15 July, 2002 day of July, 2002.

My commission expires 4/8/06

Najia Sarah Abraham
Notary Public

NAJIA SARAH ABRAHAM
Notary Public, State of Texas
My Commission Expires 04-08-06