STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $152,500.00

Clark Englund
Affiant

Sworn to and subscribed before me, the undersigned, a Notary Public this 22nd day of July, 2002.

Notary Public

My Commission Expires: 11/2/05

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
Sidwell, Barrett & McCann, P.C.
121 First Avenue South
Suite 200
Franklin, TN 37064

ADDRESS NEW OWNER(S) AS FOLLOWS:
Clark A. Englund
1502 Holly Street
Nashville, Tennessee 37206

SEND TAX BILLS TO:
ERA Mortgage
3000 Leadenhall Road
Mt. Laurel, NJ 08054

MAP-PARCEL NUMBERS:
083-090-479.00

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid by the Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Robert A. Carroll, a married person*, and Roy S. Barnett, unmarried and Kathy A. Barnett, unmarried,** hereinafter referred to as Grantors, hereby transfers and conveys to **Clark A. Englund** hereinafter referred to as 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 No. 32 Block "F" on the plan of Lindsley Home Place, of record in Book 2, page 92, Chancery Court Clerk's Office for said County. Said Lot No. 32 fronts 50.0 feet on the southerly margin of Holly Street and extends back between parallel lines 160.0 feet to an alley.

Being the same property conveyed to Robert A. Carroll, a married person and Roy S. Barnett and wife, Kathy A. Barnett by Warranty Deed from Rebecca R. Swann Russell of record in Book 11219, Page 846, Register's Office for Davidson County, Tennessee.

*Willa J. Carroll, wife of Robert A. Carroll, joins in this instrument to convey any and all marital interest she has in said property.

Davidson County DEEDWARR
Recvd: 07/26/02 10:20 3pgs
Fees:18.00 Taxes:564.25
20020726-0089805

05658-BP

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Taxes for the year 2002, and subsequent years, a lien not yet due and payable.

The Plan of record in Plat Book 2, Page 92, Register's Office for Davidson County, Tennessee.

All other easements and restrictions of record in said Register's Office.

Any matters that would be revealed by an accurate survey.

Any and all visible easements lying on or across the property.

Rights or claims of parties in possession not shown by the public records.

Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.

County and/or City taxes for the year 2002, a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the GRANTORS paying their prorata share thereof to GRANTEES who will be responsible for payment of said taxes.

This is improved property known as 1502 Holly Street, Nashville, Tennessee 37206.

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 I do covenant with the said **GRANTEES** that I am 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 I do further covenant and bind myself, my 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 22nd day of July, 2002.

Robert A. Carroll

Roy S. Barnett

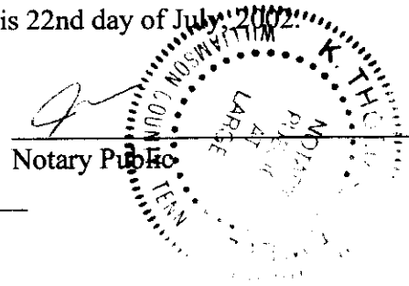
Kathy A. Barnett

Willa J.Carroll

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 Robert A. Carroll, and wife, Willa J.Carroll, and Kathy A. Barnett with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged they executed the forgoing instrument for the purposes therein contained.

Witness my hand and official seal this 22nd day of July, 2002.



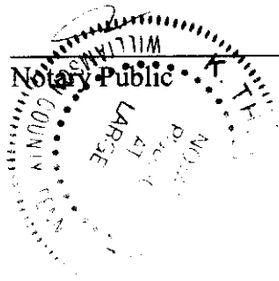
Notary Public

My Commission Expires: 11/2/05

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 Willa J.Carroll, with whom I am personally acquainted and who proved herself to be the attorney in fact of Roy S. Barnett and who being authorized to do so acknowledged she executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal this 22nd day of July, 2002.



Notary Public

11/2/05
My Commission Expires: