STATE OF TENNESSEE

COUNTY OF Davidson }

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 100,000.00

Israel Garcia
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE

MARION B. SHARBER NOTARY PUBLIC AT LARGE RUTHERFORD COUNTY TN

26th July, 2002

Notary Public

MY COMMISSION EXPIRES 1-18-05

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:
Israel Garcia and Norma A. Chavarria, husband and wife
(NAME)

743 Delaware Avenue
(STREET ADDRESS OR ROUTE NUMBER)

Madison, Tennessee 37115
(CITY) (STATE) (P.O. ZIP)

SEND TAX BILLS TO:

Right Mortgage Company
(NAME)

106B West Hill Drive
(STREET ADDRESS)

Lebanon, TN 37087
(CITY)(STATE) (ZIP)

MAP-PARCEL NUMBER
43-2-122

Davidson County DEEDWARR
Recvd: 07/30/02 14:44 2pgs
Fees:13.00 Taxes:370.00

20020730-0091335

FOR AND IN 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, Kenneth R.Hall and Sharon D. Hall, husband and wife, HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Israel Garcia and Norma A. Chavarria, husband and wife , 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 No. 21 of Block "A", on the plan of Cedarcrest Estates, as shown on plat of record in Plat Book 974, Page 15, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Said Lot 21 fronts 101 feet on the westerly side of Delaware Avenue and runs back between parallel lines 191.5 feet to a dead line.

Being the same property conveyed to Kenneth R.Hall and Sharon D. Hall, husband and wife , by Deed of Record in Book 9638, Page 422, Register's Office for Davidson County, Tennessee.

Subject to any and all plats, easements, restrictions, and other matters of record.
The above legal description is the same as that contained in the previous deed of record.

unimproved ( )
This is improved (XX) property, known as 743 Delaware Avenue, Madison, TN 37115.

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. Whenever 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/our hand(s) this 26th day of July, 2002.

Kenneth R.Hall

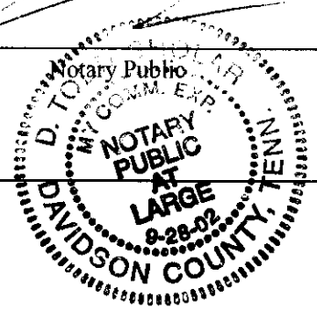
Sharon D. Hall

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 Kenneth R.Hall and Sharon D. Hall, husband and wife, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained. Witness my hand and official seal, this 26th day of July, 2002.

Commission expires _____

_____
Notary Public



STATE OF TENNESSEE
COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____, _____ (title) for _____ (corporation), with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the _____ (title) of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 26th day of July, 2002.

My Commission Expires:_____ _____
Notary Public

STATE OF TENNESSEE
COUNTY OF Davidson }

Personally appeared before me, the undersigned, a Notary Public in and of said County and State, the within named _____ , attorney-in-fact for _____ , with whom I am personally acquainted, and who acknowledged that _____ executed the within instrument for the purposes therein contained, and who further acknowledged that _____ is the attorney-in-fact of the maker or constituent of the maker, and is authorized by the maker or by constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 26th day of July, 2002.

My Commission Expires:_____ _____
Notary Public

Prepared by & Return to

Smith.Sholar.Associates.PLLC.
P.O. Box 663
Gallatin, TN 37066
(615) 452-5282