State of Tennessee
County of Williamson
The actual consideration or value whichever is greater is $187,900.00.

Subsribed and sworn before me this the 31st day of July, 2002.

Affiant

My Commission Expires
April 6, 2004
(Affix Seal)

Notary Public

WARRANTY DEED

This instrument prepared by:
SOUTHEAST TITLE of Tennessee, Inc. Y024011
7000 Executive Center Drive, Suite 100, Brentwood, Tennessee 37027

Address of new owner:
Richard D. Ertl and wife, Betty A. Ertl
105 Nancy Court
Hermitage, TN 37076

Send tax bills to:
COUNTRYWIDE HOME LOANS, INC.
4500 Park Granada
Calabasa, CA 91302-1613

Map 87-9 Parcel 61

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

Continental Development & Construction, Inc.

HEREINAFTER CALLED THE GRANTOR(S), HAVE THIS DAY BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

Richard D. Ertl and wife, Betty A. Ertl

HEREINAFTER CALLED THE GRANTEE(S), THEIR SUCCESSORS AND ASSIGNS, A CERTAIN PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN Davidson COUNTY, TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot Number 6 on the Plan of Final Plat of New Hope Estates Phase One, of record in Plat Book 9700, page 319, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being part of the property conveyed to Continental Development and Construction, Inc. by Deed of record in Instrument 20010608-0060601, said Register's Office.

Davidson County DEEDWARR
Recvd: 08/05/02 13:38 2pgs
Fees:13.00 Taxes:695.23
20020805-0093710

THIS IS IMPROVED PROPERTY KNOWN AS 105 Nancy Court, Hermitage, TN 37076

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, estate, title and interest thereto belonging to the said GRANTEES, their successors, heirs or assigns, forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have 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 successors, heir and assigns against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural and singular, and use of any gender sahll be applicable to all genders.

Subsribed and sworn before me this the 31st day of July, 2002.

Continental Development & Construction, Inc.

BY: _____
John Bell
Settlement Officer

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said State and County aforesaid, John Bell, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and that he/she executed the within instrument for the purposes therein contained, and who further acknowledged that he/she is the Settlement Officer of the maker or a constituent of the maker and is authorized by the maker, to execute this instrument of behalf of the maker.

Witness my hand and official seal, this 31st day of July, 2002.

My commission expires:

RITA ANN MANGRUM NOTARY PUBLIC WILLIAMSON CO. TN

My Commission Expires
April 6, 2004

Notary Public