39-B

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 190,500.00.

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 15th DAY OF August, 2002

Notary Public

MY COMMISSION EXPIRES: 3/12/06
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Gibson & Gregory, Suite 1900, 201 Fourth Ave., N., Nashville, Tennessee 37219

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michael J. Rossi (NAME)	Mtg. Lenders of America d/b/a Gibraltar Mtg. (NAME)	MAP 103-12-0-C
3831 West End Avenue, Unit 10 (ADDRESS)	8400 W. 110th Street, Ste 130 (ADDRESS)	PARCEL 010.00CO
Nashville, TN 37205 (CITY) (STATE) (ZIP)	Overland Park, KS 66210 (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, Robert A. Francescon, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Michael J. Rossi and wife, Jo Ann Rossi

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. 10 on the Plan of 3831 Condominium of record in Plat Book 5200, page 302, Register's Office for said County, to which plan reference is made for a more complete description, together with the appurtenant interest in the common elements of 3831 Condominiums, a horizontal property regime established by Master Deed and By-Laws of record in Book 5699, page 857, said Register's Office.

Being the same property conveyed to Robert A. Francescon, unmarried, by deed from Kent C. Taylor, unmarried, of record in Book 7395, page 450, said Register's Office.

This conveyance is made subject to the real estate taxes for the current year, which have been prorated and assumed by Grantee, and such limitations, restrictions and easements as may affect the premises.

Davidson County DEEDWARR
Recvd: 08/21/02 14:29 2pgs
Fees:13.00 Taxes:334.85
20020821-0101353

unimproved ( )
This is improved (X) property, known as 3831 West End Avenue, Unit 10, Nashville, TN 37205
(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 15th day of August, 2002

Robert A. Francescon

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 Robert A. Francescon, unmarried

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 Nashville, Tennessee, this 15th day of August, 2002.

Commission expires 11-30-2002

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____, a Notary Public within and for the State and County aforesaid, personally appeared _____ with whom I am personally acquainted and who upon _____ oath acknowledged _____ he the _____ of the _____ the within named bargainor, and corporation, and that _____ as such _____ 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 _____.

JEANNE BURTON GREGORY
Notary Public At Large
DAVIDSON COUNTY, TENN.
My Commission Expires November 30, 2002

Witness my hand and official seal at office at _____ on this the _____ day of _____.

My commission expires _____

Notary Public