Prepared by:
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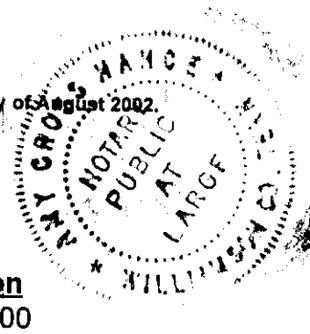
STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $190,000.00

Affiant

Subscribed and sworn to before me, this 26th day of August 2002.

Notary Public
My commission expires: 04/20/03



Davidson County DEEDWARR
Recvd: 08/30/02 16:01 2pgs
Fees:13.00 Taxes:703.00

20020830-0105604

Address of New Owner:	Send Tax Bills to:	Tax Information
John N. Carney	First Horizon Home Loan	142-13-0-A/25.00
7048 Northridge Drive	P.O. Box 19664	
Nashville TN 37221	Irvine, CA 92623-9664	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Ryan H. Altizer and wife Amanda R. Altizer hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to John N. Carney and wife Leah M. Carney hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 25 on the plan of Riverside Phase 1 of record in Book 6900 page 490, 491 aqnd 492 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Ryan H. Altizer and wife Amanda R. Altizer by deed from Paul E. Johnston, Jr. of record in Book 11168 page 15 Register's Office for Davidson County,. Tennessee

This conveyance is made subject to the following: 1) 2002 taxes a lien which are not yet due and payable. 2) All matters appearing on plan of Riverside Phase 1 of record in Book 6900 Page 490, 491 and 492, Register's Office for Davidson County, Tennessee 3) Charter for Riverside Homeowners Association of record in Book 7829 Page 703 4) Covenants, conditions, restrictions reservations, easements liens for assessments, options powers of attorney, and limitations on title set forth in restrictions recorded in Book 7185 page 619 and amended in Book 7405 page 780 and in any allied instruments(s) referred to in said restrictions.

This property is improved property known as 7048 Northridge Drive, Nashville, Tennessee 37221

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 26th day of August, 2002.

Ryan H. Altizer

Amanda R. Altizer

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 Ryan H. Altizer and Amanda R. Altizer, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee, this 26th day of August, 2002.

Notary Public



My Commission expires: 04/20/03

FILE NO: 03483