03

Realty Title 48-A

Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $104,000.00

Affiant

Subscribed and sworn to before me, this 30th day of August, 2002.

Notary Public
My commission expires: 03/14/05

Davidson County DEEDWARR
Recvd: 09/06/02 14:28 2pgs
Fees:13.00 Taxes:384.80
20020906-0108428

Address of New Owner:	**Send Tax Bills to:**	**Tax Information**
Ronald P. Lubovich	Countrywide Home Loans, Inc.	161-09-0-122.00
411 Hill Road	718 Thompson Lane, Suite 104	
Nashville TN 37220	Nashville, TN 37204	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Jill Elizabeth Bailey Gray, formerly Jill Elizabeth Bailey, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Ronald P. Lubovich, hereinafter called the Grantees, their successors 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. 12-B on the Plan of Section One, Zone Lot Division, Lot 12, Brentwood Meadows, of record in Book 5200, Page 694, as amended in Book 6250, Page 404, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Jill Elizabeth Bailey by deed from Peter Glavan, married, of record in Book 9297, Page 993, Register's Office for Davidson County, Tennessee. Jill Elizabeth Bailey having since married and is now known as Jill Elizabeth Bailey Gray.

Scott Franklin Gray, husband of Jill Elizabeth Bailey Gray, hereby joins in the execution of this instrument to convey his marital interest, if any, in subject property.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 411 Hill Road, Nashville, TN 37220

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 30th day of August, 2002.

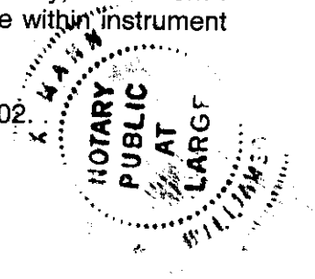
Jill Elizabeth Bailey Gray

Scott Franklin Gray

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Jill Elizabeth Bailey Gray and Scott Franklin Gray, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Nashville, TN, this 30th day of August, 2002.



Notary Public

My Commission expires 03/14/05