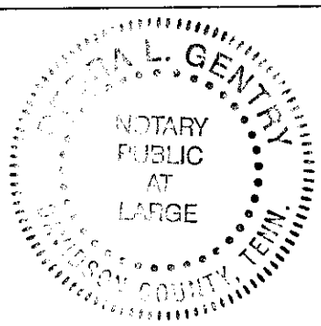


My Commission Expires JULY 26, 2003

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 155,000.00.

Carolyn Clark
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th day of October, 2002.

Notary Public

MY COMMISSION EXPIRES:

(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
David W. Kious, Attorney, Three Maryland Farms, Suite 150, Brentwood, TN 37027

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Scott A. Smith	Option One Mortgage Corp	Map: 86-14-B-131 CO
(NAME)	(NAME)	
3436 Parkwood Ct	3 Ada	Parcel:
(ADDRESS)	(ADDRESS)	
Hermitage TN 37076	Irvine, CA 92618	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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, KENNETH ROWE AND WIFE, DENISE ROWE, hereinafter called the GRANTORS, have bargained and sold, and by these presents do transfer and convey unto SCOTT A. SMITH, unmarried, 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 all of Lot No. 81, FINAL PLAT OF FLEETWOOD SUBDIVISION, PHASE TWO, as shown by plat appearing of record in Plat Book 6900, page 738 & 739, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for more complete details of said lot.

Being the same property conveyed to Kenneth Rowe and wife, Denise Rowe by Warranty Deed of record in Book 11063, Page 352, Register's Office for Davidson County, Tennessee.

This conveyance is subject to the following:
Declaration of Covenants, Conditions and Restrictions of record in Book 7170, page 987, and Book 7940, page 565; By-Laws of record in Book 7171, page 4; Storm Water Detention Agreement in Book 7107, page 408; and, any and all matters as shown on plat of record in Plat Book 6900, page 738 & 739; all in the Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (X) property, known as 3436 Parkwood Ct, Hermitage, TN 37076
(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 Grantors covenant with the said GRANTEES that they 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 except for the current year property taxes which are being prorated between the parties and Grantees agreeing to pay said tax when due; and Grantors further covenant and bind themselves, their heirs and assigns, 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 our hands this 11th day of October, 2002.

Davidson County DEEDWARR
Recvd: 10/17/02 10:39 2pgs
Fees:13.00 Taxes:573.50

20021017-0127679

Kenneth Rowe

Kenneth Rowe, by Sylvia Little, his Attorney in Fact

Denise Rowe

Denise Rowe, by Sylvia Little, her Attorney in Fact

STATE OF Tennessee

COUNTY OF Davidson

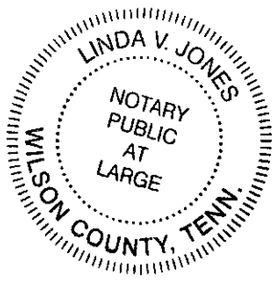
On this 10th day of October, 2002, before me personally appeared Sylvia Little, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she is the attorney-in-fact of Kenneth Rowe and Denise Rowe and is authorized by him/her, and does hereby acknowledge the execution of this instrument on his/her behalf, by virtue of an instrument of record in Instrument No. _____ Register's Office of Davidson County, Tennessee.

Witness my hand and official seal, this 11th day of October, 2002.

Linda V. Jones

Notary Public

My Commission Expires: 7-23-05



(SEAL)

Mail After Recording To:
David W. Kious
Southern Title Services, LLC
Three Maryland Farms, Suite 150
Brentwood, TN 37027