WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER FOR THIS TRANSFER IS $ 219,000.00

AFFIANT

SUBSCRIBED AND SWORN TO ME ON THE 23RD DAY OF OCTOBER, 2002.

NOTARY PUBLIC

MY COMMISSION EXPIRES

JIM R. VANDERPOOL NOTARY PUBLIC AT LARGE MAY 30 2004 DAVIDSON COUNTY, TN

THIS INSTRUMENT PREPARED BY
JIM R. VANDERPOOL, P.C., 5115 MARYLAND WAY, BRENTWOOD, TN 37027

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP-PARCEL
Anthony N. and Tamara M. Harris	Franklin American Mortgage Company	MAP: 172-2
5628 Myrtlewood Drive	501 Corporate Centre Dr., Ste. 400	Parcel: 122
Nashville, TN 37211	Franklin, TN 37067	

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

B AND G CONSTRUCTION, INC.
(INCORRECTLY DEEDED TO "B AND G CORPORATION" IN BOOK 9808, PAGE 251, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE)

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO:

ANTHONY N. HARRIS AND WIFE, TAMARA M. HARRIS

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, TENNESSEE, DESCRIBED AS FOLLOWS TO-WIT:

SEE EXHIBIT "A"

This is improved property known as 5628 Myrtlewood Drive, Nashville, TN 37211

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, its successors and assigns, forever; and the Grantor does covenant with the said Grantee that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except for the security interest held by Grantee; and the Grantor does further covenant and bind itself, its successors and assigns to warrant and forever defend the title to the said land to the said Grantee, its successors 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 hand on the 23rd day of October, 2002.

Davidson County DEEDWARR
Recvd: 10/29/02 14:25 2pgs
Fees:13.00 Taxes:810.30
20021029-0132417

B AND G CONSTRUCTION, INC.

BY: Maxine L. Bivins
Maxine L. Bivins
Vice President

B AND G CONSTRUCTION, INC.

BY: Patricia I Caldwell
Patricia Caldwell
Secretary/Treasurer

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public, in and for said State and County Maxine L. Bivins, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged herself to be the Vice President of B AND G CONSTRUCTION, INC., the within named bargainor, a Tennessee corporation, and that Maxine L. Bivins, acting in such capacity, and authorized so to do, executed the foregoing instrument in behalf of said corporation for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee , this 23rd day of October, 2002.

Notary Public

My Commission Expires:

JIM R. VANDERPOOL NOTARY PUBLIC AT LARGE MAY 30 2004 DAVIDSON COUNTY, TN

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public, in and for said State and County Patricia Caldwell, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who, upon oath, acknowledged herself to be the Secretary/Treasure of B AND G CONSTRUCTION, INC., the within named bargainor, a Tennessee corporation, and that Patricia Caldwell, acting in such capacity, and authorized so to do, executed the foregoing instrument in behalf of said corporation for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee , this 23rd day of October, 2002.

Notary Public _____

My Commission Expires: _____

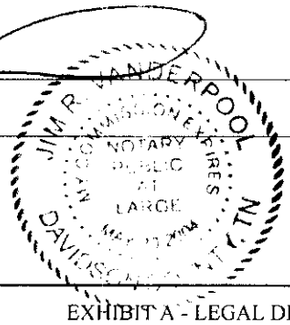


EXHIBIT A - LEGAL DESCRIPTION

Land in Davidson County, Tennessee, being Lot No. 38 and 42 on the Plan of Myrtlewood Estates, Phase 3, Section Nine, of record in Plat Book 7900, Page 949, Register's Office for Davidson County, Tennessee, to which plan reference is made for a more complete description.

Being the same property conveyed to B and G Construction, Inc. (INCORRECTLY DEEDED TO "B AND G CORPORATION" IN BOOK 9808, PAGE 251, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE) by deed from Bette Phillips Hagan and husband, Samuel H. Hagan and Robert T. Phillips and wife, Patricia C. Phillips and William B. Phillips and wife, Linda W. Phillips of record in Book 9808, Page 251, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to any and all zoning regulation, building restriction and setback lines, if any, and easements and rights for public utilities applicable to this property; and taxes, for the current year which if prorated have been assumed by the Grantee(s) herein.