PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

WARRANTY DEED

THIS INDENTURE is made and entered into this 31st day of October, 2002, by and between DAVID B. TROWBRIDGE, AN UNMARRIED MAN, hereinafter called Grantor, and MICHAEL D CRADDOCK and KIMBERLY J. CRADDOCK, HUSBAND AND WIFE, hereinafter called Grantees.

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, DAVID B. TROWBRIDGE, AN UNMARRIED MAN, Grantor, does hereby bargain, sell, transfer and convey unto MICHAEL D CRADDOCK and KIMBERLY J. CRADDOCK, HUSBAND AND WIFE, hereinafter referred to as Grantees, their successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantor in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 4414 BRUSH HILL ROAD, NASHVILLE, TN 37216.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantee, their successors, heirs and assigns forever. The Grantor covenants and agrees with the said Grantees that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantor further covenants and binds himself and his successors, heirs and assigns, to warrant and forever defend the title to said Grantees, their successors, heirs and assigns, against the lawful claims of all person whomsoever.

WITNESS the hand and seal of Grantor on the day and year first above written.

Davidson County DEEDWARR
Recvd: 11/04/02 15:54 3pgs
Fees:18.00 Taxes:756.65
20021104-0135252

DAVID B. TROWBRIDGE
Signature of Seller

EXHIBIT 'A'

Certain real estate in Davidson County, Tennessee, described as follows:

Being Lot Nos. 3 and 4 of Block 4 on the Map of A.J. Mcgaughey's Haysboro Subdivision, of record in Book 547, pages 15 and 16, Register's Office of said County.

Said lots adjoin and front together 200 feet on the easterly side of an unnamed road, shown on said plan, now known as Brush Hill Road, and runs back 294 feet on the north line of Lot 4 and 300 feet on the south line of Lot No. 3 to the westerly margin of Haysboro Drive, on which they measure 200 feet.

Being the same property conveyed to C.P. TROWBRIDGE AND WIFE, CATHERINE S. TROWBRIDGE, by Deed from Mary O. Taylor, of record in Book 3164, page 355, Register's Office for DAVIDSON County, Tennessee. The said C.P. Trowbridge having since died, the property vested by operation of law in his surviving spouse, Catherine S. Trowbridge. Catherine S. Trowbridge remarried Wendell L. Sowell. Catherine Trowbridge Sowell died testate on February 15, 2001. By the Last Will and Testament of Catherine Trowbridge Sowell, which said Will was admitted to probate in the Probate Court for Davidson County, Tennessee, Docket No. 018-439, and filed in Will Book 1740/319016, the said property was devised and bequeathed unto her son, David Trowbridge. The said David Trowbridge was appointed Executor of said estate. In accordance with the said will of Catherine Trowbridge Sowell, David B. Trowbridge, Executor, conveyed said property to David B. Trowbridge, by Quitclaim Deed of record in Instrument No. 20010329-0030511, said Register's Office. Wendell L. Sowell, husband of Catherine Trowbridge Sowell, conveyed all of his right, title and interest in and to said property to David B. Trowbridge, by Quitclaim Deed of record in Instrument No. 20010518-0052019, said Register's Office.

Catherine S. Trowbridge, Catherine Trowbridge Sowell and Catherine T. Sowell are one and the same person. David Trowbridge and David B. Trowbridge are one and the same person.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2003 and subsequent years, A LIEN, not yet due and payable.

2. All matters as set forth on the Plan of A.J. McGaughey's Haysboro Subdivision, of record in Plat Book 547, Pages 15 and 16, said Register's Office.

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, a Notary Public of said County and State, DAVID B. TROWBRIDGE, AN UNMARRIED MAN, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this **31st** day of October, 2002.

Notary Public

My Commission Expires: 4/10/06

Name and Address of Property Owner:

MICHAEL D CRADDOCK and KIMBERLY J. CRADDOCK, HUSBAND AND WIFE

4414 BRUSH HILL ROAD
NASHVILLE, TN 37216

Property Address:

4414 BRUSH HILL ROAD
NASHVILLE, TN 37216

Person Responsible for Taxes:

Countrywide Home Loans, Inc.
4500 Park Granada
Calabasas, CA 91302-1613

Map & Parcel #: MAP 51-16, PARCEL 19

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$204,500.00** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, a Notary Public, this **31st** day of **October, 2002.**

Notary Public

My Commission Expires: 4/10/06

RETURN TO:

COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115