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

ADDRESS NEW OWNER:

ALBERT L. HUBBELL
1510 Lethia Drive
Nashville, TN 37206

MAP AND PARCEL NO:

MAP 073-13-0, PARCEL 124.00

SEND TAX BILLS TO:
First Federal Bank
1300 McFarland Blvd., NE, Ste 200
Tuscaloosa, AL 35406

The actual consideration or value, whichever is greater, for this transfer, is $106,000.00, this 30th day of DECEMBER, 2002.

Albert L Hubbell
AFFIANT

Sworn to and subscribed before me this 30 day of DECEMBER, 2002.

Teresa C. Allen
NOTARY PUBLIC

My commission expires: 5/30/2004

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION OF THE SUM OF TEN AND NO/100 ($10.00) DOLLARS, cash in hand paid and other good and valuable considerations, the receipt of which is hereby acknowledged, UNION PLANTERS MORTGAGE, INC. F/K/A AS UNION PLANTERS PMAC, INC., A MISSISSIPPI CORPORATION, hereinafter referred to as GRANTOR, has this day bargained and sold, and does hereby transfer and convey unto the said ALBERT L. HUBBELL, hereinafter referred to as GRANTEE, HIS successors, heirs and assigns, certain real estate 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 any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (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 1510 LETHIA DRIVE, NASHVILLE, TN 37206.

Davidson County DEEDWARR
Recvd: 01/03/03 13:26 3pgs
Fees:18.00 Taxes:392.20
20030103-0001279

TO HAVE AND TO HOLD said real estate, with the appurtenances, estate, title and interest belonging to the said GRANTEE, HIS successors, heirs and assigns forever, GRANTOR covenants that it is lawfully seized and possessed of said real estate in fee simple, has a good right to convey it, and

AND THE GRANTOR, DOES HEREBY COVENANT with the Grantee, except as above-noted, that, at the time of the delivery of this Deed, the premises were free from all encumbrances made by it, and that it will warrant and defend the same against the lawful claims and demands of all persons claiming, by, through, or under it, but against none other.

GRANTOR makes no representation or warranties of any kind or character expressed or implied as to the condition of the material and workmanship in the dwelling house located on said property. The Grantees have inspected and examined the property and are purchasing same based on no representation or warranties expressed or implied, made by Grantor, but on their own judgment.

WITNESS MY hand and seal on this the 23rd day of DECEMBER, 2002.

UNION PLANTERS MORTGAGE, INC.
F/K/A AS UNION PLANTERS PMAC
INC., A MISSISSIPPI CORPORATION

BY: _____
Gary H. Seyfarth, Jr., Senior Vice President

UNION PLANTERS MORTGAGE INC CORPORATE SEAL MISSISSIPPI

STATE OF MISSISSIPPI

COUNTY OF FORREST

Personally appeared before me, the undersigned authority in and for the said County and State, on this 23rd day of December, 2002, within my jurisdiction, the within named Gary H. Seyfarth, Jr., who acknowledges that he is Senior Vice President, of Union Planters Mortgage, Inc., formerly known as Union Planters PMAC, Inc. a Mississippi Corporation, and that for and on behalf of Union Planters Mortgage, Inc., and as its act and deed in its said representative capacity he executed the above and foregoing instrument, after first having been duly authorized by said corporation so to do.

BARBARA A. LEE, LAMAR COUNTY, MS NOTARY PUBLIC

_____
Notary Public, State of Mississippi
Notary's Commission expires: MY COMMISSION EXPIRES DEC. 9, 2003

EXHIBIT 'A'

Real property located in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee, being Lot No. 24 on the map of Mailan Heights, as of record in Book 1835, page 90, Register's Office for Davidson County, Tennessee, described as follows:

BEGINNING at a point in the south margin of Mailan Drive at the corner of lots 25 and 24; thence with the line between said lots, southerly 117 feet to a point; southeasterly 90 feet to the westerly margin of Lethia Drive; thence with the margin of the same, northerly 107.6 feet to the beginning of a curve; around said curve northwesterly 39.3 feet to a point in the southerly margin of Mailan Drive; thence with the margin of the same westerly 46 feet to a point and continuing with the margin of the same westerly 58.8 feet to the point of beginning.

Being the same property conveyed unto Union Planters PMAC, Inc., by Substitute Trustee's Deed from J. Nichols Shelton, Attorney, as Substitute Trustee, of record in Instrument No. 20011219-0139840, Register's Office for Davidson County, Tennessee.

EXHIBIT 'B'

1. Real property taxes for 2000 and all future years.
2. All matters, including reservations and restrictions as set forth on the Plan of record in Plat Book 2083, page 41, Register's Office for Davidson County, Tennessee, and including any and all setback lines, easements, notes, restrictions, etc., as may be shown thereon.