THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

**STATE OF TENNESSEE)**
**COUNTY OF DAVIDSON)**

The actual consideration or value, whichever is greater, for this transfer is $***116,000.00

Carol J McCullough
Affiant

Subscribed and sworn to before me this 17th day of January, 2003.

Mitchell A Watts
Notary Public

My Commission Expires: 10-12-05

Davidson County DEEDWARR
Recvd: 01/24/03 08:19 2pgs
Fees:13.00 Taxes:429.20
20030124-0009937

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

| ADDRESS OF NEW OWNER | SEND TAX BILLS TO | MAP & PARCEL NOS. |
|---|---|---|
| CAROL J. McCULLOUGH<br>1004 Stainback Avenue<br>Nashville, Tennessee 37206 | E-LOAN, INC.<br>5875 Arnold Road<br>Dublin, California 94568 | MAP 82-3<br>PARCEL 555 |

**WARRANTY DEED**

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SIXTEEN THOUSAND AND 00/100 ($***116,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantees the receipt of which is hereby acknowledged, THE COMMUNITY BANK, a Tennessee corporation, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto CAROL J. McCULLOUGH and husband, IAN B. McCULLOUGH, 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:

BEING Lot No. 79 on the Plan of Sharpe and Horn's First Addition to Northeast Nashville of record in Plat Book 57, page 152, Register's Office for Davidson County, Tennessee.

SAID Lot No. 79 fronts 50.0 feet on the west side of Stainback Avenue and runs back between parallel lines 155.0 feet, more or less, to an alley.

BEING the same property conveyed to The Community Bank by Trustee's Deed from Danny J. Herron, Trustee, of record as Instrument No. 20020422-0049486 in the Register's Office for Davidson County, Tennessee.

This is improved property known as 1004 Stainback Avenue, Nashville, Tennessee 37206.

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.

GRANTOR COVENANTS with the said GRANTEES 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 as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantees.

2. Matters shown on the Plan of Sharpe and Horn's First Addition to Northeast Nashville, of record in Plat Book 57, page 152, Register's Office for Davidson County, Tennessee.

GRANTOR FURTHER COVENANTS and binds itself, its successors and representatives, 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.

WITNESS my hand this 17th day of January, 2003, the corporation having caused its name to be signed hereto by its duly authorized officer on said day and date.

THE COMMUNITY BANK

BY: _____
Mary Bennie Wilson
Executive Vice President

**STATE OF TENNESSEE)**
**COUNTY OF DAVIDSON)**

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Mary Bennie Wilson, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be Executive Vice President of The Community Bank, the within named bargainor, a corporation, and that she as such Executive Vice President, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation as Executive Vice President.

WITNESS my hand and official seal this 17th day of January, 2003.

_____
Notary Public

My Commission Expires: 10-12-05

MITCHELL A. WATTS
NOTARY PUBLIC AT LARGE
Sumner County, Tennessee