THIS INSTRUMENT PREPARED BY:

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

SIDWELL & BARRETT, P.C.
121 1st Avenue South, Suite 200
Franklin, TN 37064

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***155,000.00.

Affiant

Subscribed and sworn to before me this 22nd day of January, 2003.

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

Notary Public

My Commission Expires: 10-14-05

ADDRESS OF NEW OWNER	**SEND TAX BILLS TO**	**MAP & PARCEL NOS.**
STANCY M. CLEMENTS 3403 Dakota Avenue Nashville, Tennessee 37209	IRWIN MORTGAGE CO. P.O. Box 23550 Jacksonville, FL 32241-3550	MAP 92-13 PARCEL 437

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED FIFTY FIVE THOUSAND AND 00/100 DOLLARS ($***155,000.00) and other good and valuable consideration, the receipt and legal sufficiency of all of which is hereby acknowledged, we, JEFF KENDIG and wife, MARLENY CASTILLO (hereinafter called the "GRANTORS"), have bargained and sold, and by these presents do transfer and convey unto STANCY M. CLEMENTS, unmarried, (hereinafter called the "GRANTEE"), her heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 146 on the Map of Hortense Place of record in Book 161, page 167, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate legal description.

BEING the same property conveyed to Jeff Kendig and wife, Marleny Castillo, by deed from The Wilson Group Real Estate, LLC, of record as Instrument No. 20020506-0055543 in the Register's Office for Davidson County, Tennessee.

This is improved property known as 3403 Dakota Avenue, Nashville, Tennessee 37209.

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, her heirs and assigns, forever.

GRANTORS COVENANT with the said GRANTEE 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, except as follows:

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

Davidson County DEEDWARR
Recvd: 01/28/03 13:56 2pgs
Fees:13.00 Taxes:573.50
20030128-0011640

2. Matters, if any, shown on the plan of Hortense Place of record in Book 161, page 167, Register's Office for Davidson County, Tennessee.

GRANTORS FURTHER COVENANT and bind themselves, their heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, her heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 22nd day of January, 2003.

JEFF KENDIG

MARLENY CASTILLO

BY: Jeff Kendig
Attorney in Fact

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named JEFF KENDIG, the bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal this 22nd day of January, 2003.

Notary Public

My Commission Expires: 10.17.05

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

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, JEFF KENDIG, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument in behalf of MARLENY CASTILLO, and acknowledged that he executed the same as the free act and deed of the said MARLENY CASTILLO.

WITNESS my hand and seal this 22nd day of January, 2003.

Notary Public

My Commission Expires: 10.17.05

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