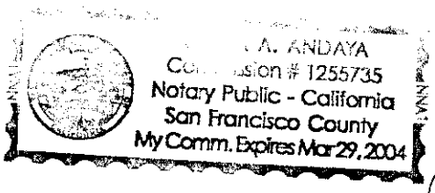
02 Realty 48A

WARRANTY DEED

STATE OF ARKANSAS)
COUNTY OF PULASKI)

The actual consideration or value, whichever is greater, for this transfer is $ 94,195.12

K Holmberg for PMI
Grantee or Agent of Grantee



Subscribed and sworn before me this the 17th day of October, 2002.

Notary Public
My commission expires: 3/29/04

This instrument was prepared by:
Robert S. Coleman, Jr.
1405 North Pierce, Suite 306
Little Rock, Arkansas 72207

Address of New Owner	Send Tax Bills To:	Map-Parcel Nos.
PMI Mortgage Ins Co	PMI Mortgage Ins Co	Map 64-13
3003 Oak Road	3003 Oak Road	
Walnut Creek, CA 94597	Walnut Creek, CA 94597	Parcel 31

THIS INDENTURE, made and entered into this 27TH day of AUGUST, 2002, by and between Novastar Mortgage, Inc., party of the first part, and PMI Mortgage Insurance Co., an Arizona Corporation, party of the second part.

WITNESSETH: That for and in consideration of Ten Dollars ($10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the fist part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in Davidson County, State of Tennessee:

See Exhibit "A" attached hereto.
More Commonly Known As: 636 Hardin Shire Road, Old Hickory, TN 37138

TO HAVE AND TO HOLD the aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party of the second party, their heirs, successors and assigns in fee simple forever.

Davidson County DEEDWARR
Recvd: 02/03/03 11:58 3pgs
Fees:18.00 Taxes:348.52
20030203-0014414

And the said party of the first part does hereby convenant with the said party of the second part that they are lawfully seized in fee of the aforedescribed real estate; that he has a good right to sell and convey the same; that the same is unencumbered, and that the title and quiet possession thereto they will warrant and forever defend against the lawful claims of all persons.

The word "party" as used herein shall mean "parties" if more than one person or entity be referred to, and pronouns shall be construed according to their proper gender and number according to the context hereof.

IN TESTIMONY WHEREOF, the name of the party of the first party is hereunto affixed by its SR VICE PRESIDENT and attested and its seal affixed by its SR VICE PRESIDENT this 27TH day of AUGUST, 2002.

Novastar Mortgage, Inc.

By: Angela Gardiner
Title: ANGELA GARDINER
SR. VICE PRESIDENT

Attest: By: _____
Title: CHRIS MILLER-SR. VP

ACKNOWLEDGMENT

STATE OF KANSAS)
)
COUNTY OF JOHNSON)

On this 27TH day of AUGUST, 2002, before me personally appeared ANGELA GARDINER and CHRIS MILLER to me personally well known, who acknowledged that they were the SR VICE PRESIDENT and SR VICE PRESIDENT of Novastar Mortgage, Inc., and that they, as such officers, being authorized so to do, had executed the foregoing instrument of the purpose therein contained, by signing the same of the corporation by themselves as such officers.

Witness my hand and official seal this 27TH day of AUGUST, 2002.

My Commission Expires:
_____

Linda Robinson
NOTARY PUBLIC

Notary Public - State of Kansas
LINDA ROBINSON
My Appointment Expires 1/28/06

Prepared by:
Robert S. Coleman, Jr.
Ark. Bar No. 91144
1405 North Pierce, Suite 306
Little Rock, AR 72207
(501) 663-6200
(501) 663-6201 (fax)

EXHIBIT "A"

Land in Davidson County, Tennessee, being Lot No. 31 on the Plan of Villages of Southfork of record in Plat Book 6900, Page 482, Register's Office for said County, to which reference is made for a more complete description.

Being the same property conveyed to Novastar Mortgage, Inc. by Successor Trustee's Deed of record in Instrument No. 20020717-0086074, Register's Office for Davidson County, Tennessee.