This Instrument Prepared By:
Gibson & Gregory
Suite 600, 200 Fourth Avenue, North
Nashville Tennessee 37219

ADDRESS NEW OWNER:

Gustavo R. Palos
Lilia A. Palos
701 Cedarcrest Avenue
Madison, TN 37115

SEND TAX BILL:
CTX MORTGAGE COMPANY, LLC
P. O. Box 199077
Dallas, TX 75219-9077

MORTGAGEE:
CTX MORTGAGE COMPANY, LLC
P. O. Box 199077
Dallas, TX 75219-9077

MAP AND PARCEL:
Map 43-05-0,
Parcel 224

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the Grantees named herein, and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, Mason Craig Kelley and wife, Dawn Marie Kelley, ("Grantor"), have bargained and sold, and by these presents does transfer and convey unto Gustavo R. Palos and wife, Lilia A. Palos, ("Grantee"), their heirs, successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee (the "Property"), described as follows, to wit:

> Land in Davidson County, Tennessee, being Lot No. 15 on the Plan of Crestview Estates, Block B, as of record in Plat Book 843, page 81, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete legal description.
>
> Being the same property conveyed to Mason Craig Kelley, by deed from Andrew M. Cuomo, Secretary of Housing and Urban Development of Washington, D.C., of record in Instrument No. 20000124-0007566, Register's Office for Davidson County, Tennessee.
>
> This conveyance is made subject to the real estate taxes for the current year, which have been prorated and assumed by Grantee, and such limitations and restrictions and easements as may affect the premises.
>
> This is improved property known as 701 Cedarcrest Drive, Madison, TN 37115.

TO HAVE AND TO HOLD the Property, with the appurtenances, estate, title and interest thereto belonging to Grantee, their heirs, successors and assigns, forever; and Grantor does covenant with Grantee that they are lawfully seized and possessed of the Property in fee simple, has a good right to convey it, and the same is unencumbered unless otherwise herein set out; and Grantor does further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to the Property to Grantee, their heirs, successors and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Davidson County DEEDWARR
Recvd: 02/03/03 15:01 2pgs
Fees:13.00 Taxes:395.53
20030203-0014845

Witness its hand this 30 day of January, 2003.

Mason Craig Kelley

Mason Craig Kelley

Dawn Marie Kelley

Dawn Marie Kelley

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, the undersigned, of the state and county aforesaid, personally appeared Mason Craig Kelley and Dawn Marie Kelley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged that they executed the foregoing instrument for the purposes contained therein.

Witness my hand and official seal this 30 day of January, 2003.

Notary Public

My Commission Expires: 7/26/03

My Commission Expires July 26, 2003

STATE OF TENNESSEE)
COUNTY OF Davidson)

The actual value or consideration, whichever is greater, for this transfer is $106,900.00.

Gustavo R. Rabas
AFFIANT

Subscribed and sworn to before me
this 30 day of January, 2003.

NOTARY PUBLIC

My Commission Expires July 26, 2003

My Commission Expires: 7/26/03