BOX #14A
G#15884-2

WARRANTY DEED

STATE OF ~~ARKANSAS~~ TENNESSEE)
COUNTY OF ~~PULASKI~~ DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 97,693.96

Angela Barson
Grantee or Agent of Grantee

Subscribed and sworn before me this the 20th day of February, 2003.

Katherine Goodson
Notary Public
My commission expires: 5-28-03

KATHERINE GOODSON NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

Davidson County DEEDWARR
Recvd: 02/21/03 09:31 3pgs
Fees:18.00 Taxes:361.47
20030221-0022997

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

Address of New Owner
PMI Mortgage Insurance Co
3003 Oak Road
Walnut Creek, CA 94597

Send Tax Bills To:
PMI Mortgage Insurance Co
3003 Oak Road
Walnut Creek, CA 94597

Map-Parcel Nos.
Parcel No.: 51-14-58.00

THIS INDENTURE, made and entered into this 24th day of January, 2003, 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: 822 Lemont Drive, Nashville, TN 37216

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.

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 VICE PRESIDENT and attested and its seal affixed by its SR VICE PRESIDENT this 24TH day of JANUARY, 2003.

Novastar Mortgage, Inc.

By: _____

Title: SCOTT FORST, V.P.

Attest: By: Angela Gardiner
ANGELA GARDINER

Title: SR. VICE PRESIDENT

ACKNOWLEDGMENT

STATE OF MISSOURI)
)
COUNTY OF JACKSON)

On this 24TH day of JANUAR, 2003, before me personally appeared SCOTT FORST and ANGELA GARDINER to me personally well known, who acknowledged that they were the VICE PRESIDENT and SR VICE PRES 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 24TH day of JANUARY, 2003.

My Commission Expires:
1-4-2004

NOTARY PUBLIC

SHARON L. RICE NOTARY PUBLIC NOTARY SEAL STATE OF MISSOURI

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"

TO

WARRANTY DEED

LEGAL DESCRIPTION

LAND in Davidson County, Tennessee, being Lot No. 27 on the Plan of Gra-Mar Acres, Section Five, as of record in Book 2330, Page 19, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

BEING the same property conveyed to Novastar Mortgage, Inc., by Successor Trustee's Deed from Robert S. Coleman, Jr., Successor Trustee, of record in Instrument No. 20020926-0117237, and as corrected in Corrected Successor Trustee's Deed of record in Instrument No. 20021025-0131108, Register's Office for Davidson County, Tennessee.