Prepared by:
Frontier Title & Escrow, Inc.
109C East Avenue
Goodlettsville, TN 37072

New Owners Address:
Kerry A. Bowman
806 Richardson Road
Nashville, TN 37207
Send Tax Bills to Same Address
Map/Parcel 70-2 95.00

SPECIAL WARRANTY DEED

THIS INDENTURE, made and entered into this 11th day of March, 2003 between

Vanderbilt Mortgage & Finance, Inc.
Party of the first part and

Kerry A. Bowman
Party of the second part:

WITNESSETH: That for and in consideration of One Dollar ($1.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party in fee simple, the following described real estate situated in Davidson County, State of Tennessee:

Land in Davidson County, Tennessee, being Lot No. 2 on the Final Plat of the Michael Gray Property of record in Book 7900, Page 715, Register's Office of Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Vanderbilt Mortgage & Finance, Inc. by Substitute Trustee's Deed from R.H. (Bo) Taylor, Substitute Trustee dated 01/05/2002 of record in Instrument # 20021120140196 Register's Office for Davidson County, Tennessee.

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 part, their heirs and assigns in free simple forever.

This said party of the first part does hereby covenant with the said party of the second part that as to the title and quiet possession to said real estate it will warrant and forever defend against the lawful claims of all persons claiming the same by, through, or under a written instrument executed by said party of the first part or as the result of an affirmative act of the party of the first part, but not further of otherwise.

IN WITNESS WHEREOF, party of the first part has caused this instrument to be executed by and through its duly authorized officers the day and year first above written.

Vanderbilt Mortgage & Finance, Inc.

BY: _____

TITLE: Executive Vice President

Davidson County DEEDWARR
Recvd: 03/24/03 15:00 2pgs
Fees:13.00 Taxes:305.62
20030324-0038806

STATE OF TENNESSEE
COUNTY OF BLOUNT

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared, Paul Nichols with whom I am personally acquainted and who upon his oath acknowledged himself to be the Vice President of Vanderbilt Mortgage & Finance, Inc., a corporation, the within named bargainor and that he as such Vice President being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself as such Vice President.

WITNESS my hand and official seal at office in Maryville, Tennessee on this the 14th of March, 2003.

Notary

My Commission Expires: 9/3/06

ALLEN RENCH SEXTON NOTARY PUBLIC AT LARGE COMM. EXP. 9-3-2006 KNOX COUNTY, TENN

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief the actual consideration for this transfer or value of the property transferred, whichever is greater, is **$82,600.00.** which amount is equal to or greater than that which the property transferred would command at a fair and voluntary sale.

Karen Heavener
Affiant

Subscribed and sworn to before me this 11th day of March, 2003.

NOTARY PUBLIC

My Commission Expires: 11/27/04