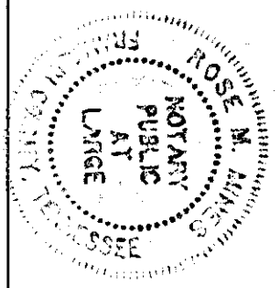
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF COFFEE
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 122,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 13th DAY OF March 20 03

Notary Public

MY COMMISSION EXPIRES: September 29, 2003
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
RICHARD A NORTHCUTT, METROPOLITAN ESCROW, Inc., 1415 North Jackson Street, Tullahoma, TN 37388

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kramer Investment Properties LLC (NAME)	Same (NAME)	
110 Blue Ridge Drive (ADDRESS)	(ADDRESS)	50-2-20 (Lot No. 20)
Hendersonville, TN 37075 (CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	59-12-29 (Lot No. 56)

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, Cameron L. Ray and wife, Michelle Ray

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kramer Investment Properties LLC

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

A certain tract or parcel of land located in Davidson County, Tennessee and being more fully described as follows, to-wit:

BEING Lot No. 20 on the Plan of Willow Creek, Section I, of record in Plat Book 5200, Page 629, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

DESCRIPTION WAS COPIED FROM PREVIOUS DEED. NO NEW SURVEY WAS PERFORMED.

BEING the same property conveyed to Cameron L. Ray and wife, Michelle Ray b/l o/a d/b/a Ray Family Partners by deed of record in Instrument No. 20030219-0021088, Register's Office for said County.

BEING Lot No. 56 on the Plan of Highland Tract Subdivision, Section Two, of record in Plat Book 5200, Page 616, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

DESCRIPTION WAS COPIED FROM PREVIOUS DEED. NO NEW SURVEY WAS PERFORMED.

BEING the same property conveyed to Cameron L. Ray and wife, Michelle Ray by

CONTINUED

unimproved ( )
This is improved (X) property, known as Highland Trace & Willow Creek, Nashville, Tennessee
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand s this 13th day of March, 20 03

Cameron L. Ray
Cameron L. Ray

Michelle Ray
Michelle Ray

Davidson County DEEDWARR
Recvd: 04/01/03 10:44 2pgs
Fees:13.00 Taxes:451.40

20030401-0042689

STATE OF TENNESSEE
COUNTY OF COFFEE

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Cameron L. Ray and wife, Michelle Ray

the bargainor S, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Tullahoma, Tennessee, this 13th day of March 20 03.

Commission expires September 29, 2003

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 20_____.

My commission expires _____

Notary Public

LEGAL DESCRIPTION CONTINUATION

deed of record in Instrument No. 20030124-0010048, Register's Office for said County.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

This conveyance is subject to a Deed of Trust executed by Cameron L. Ray and wife, Michelle, to Richard A. Northcutt, Trustee, for The Leslie T. Sweeney and Sadie S. Sweeney Revocable Living Trust, said Deed of Trust dated January 15, 2003, record in Instrument No. 20030124-0010049, Register's Office for said County, with an unpaid principal amount of approximately $ 54,666.74, which the grantees herein hereby assume and agree to pay. The escrow account if any is hereby transferred to the grantees.

This conveyance is subject to a Deed of Trust executed by Cameron L. Ray and wife, Michelle Ray, to Richard A. Northcutt, Trustee, for The Leslie T. Sweeney and Sadie S. Sweeney Revocable Living Trust, said Deed of Trust dated February 15, 2003, record in ~~Instrument~~ of Instrument No. 200030219-0021089, Register's Office for said County, with an unpaid principal amount of approximately $ 54,833.89, which the grantees herein hereby assume and agree to pay. The escrow account if any is hereby transferred to the grantees.