This Instrument Prepared By:
DEAN ROBINSON, ATTORNEY AT LAW
3125 N. Mt. Juliet Road
P. O. Box 425
Mt. Juliet, Tennessee 37122

Davidson County DEEDWARR
Recvd: 04/04/03 14:13 2pgs
Fees:13.00 Taxes:469.90
20030404-0044901

ADDRESS NEW OWNER:
Gail F. Stephens
4501 Graycroft Avenue
Nashville, Tennessee 37216

MORTGAGEE:
None

SEND TAX BILLS:
New Owner

MAP AND PARCEL:
Map 61-2
Parcel 43

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, I, ***Ronnie D. Richards, married***, hereinafter called the Grantor, have bargained and sold, and by these presents do transfer and convey unto ***Gail F. Stephens, unmarried***, hereinafter called the Grantee, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 260 on the Plan of Gra-Mar Acres, Section 7, of record in Book 2331, page 80, Register's Office for said County, described as follows: Beginning on the westerly margin of Graycroft Avenue at the corner of Lot Nos. 260 and 282; thence with the line between said two lots westwardly 120 feet; thence S 7° 08' W 122.66 feet to the northerly margin of Joyce Lane; thence with said lane, eastwardly 141 feet to the beginning of a curve; thence around said curve with a radius of 20 feet northeastwardly 36.39 feet to the westerly margin of Graycroft Avenue; thence with the same, northwardly 153.87 feet to the beginning.

Being the same property conveyed to Ronnie D. Richards, by deed from Mel Martines, Secretary of Housing and Urban Development, of Washington, D.C., as of record in Instrument No.20020312-0030735, Register's Office for Davidson County, Tennessee.

Teresa Richards, wife of Ronnie D. Richards is not required to sign on said Warranty Deed since property being conveyed is not the marital residence.

This is improved property known as 4501 Graycroft Avenue, Nashville, Tennessee 37216.

This conveyance is made subject to all restrictions and easements of record, or which a visual inspection of the property would reveal, including restrictive covenants, easements, covenants and conditions as shown on the Plan of record in Plat Book 2331, page 80, Register's Office for Davidson County, Tennessee.

Real property taxes for the current year have been settled between the parties and will be paid by Grantees.

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 shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hands this the 28th day of February, 2003.

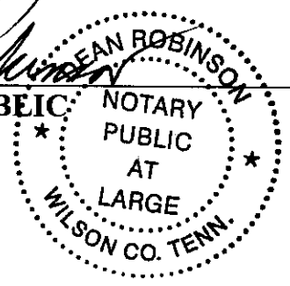
RONNIE D. RICHARDS

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, the within named ***Ronnie D. Richards*** , the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within Warranty Deed for the purposes therein contained.

Witness my hand and official seal at Mt. Juliet, Tennessee, this the 28th day of February, 2003.

NOTARY PUBLIC



My Commission Expires: 10-26-03

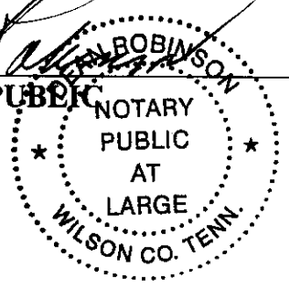
STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $127,000.00.

AFFIANT

Subscribed and sworn to before me this 28th day of February, 2003.

NOTARY PUBLIC



My Commission Expires: 10-26-03