THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***169,900.00.

Affiant

Subscribed and sworn to before me this 14 day of May, 2003.

Notary Public

My Commission Expires: 10-12-05

Davidson County DEEDWARR
Recvd: 05/08/03 09:57 2pgs
Fees:13.00 Taxes:628.63
20030506-0059937

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

ADDRESS OF NEW OWNER	SEND TAX BILLS TO	MAP & PARCEL NOS.
MATTHEW W. McBRIDE 7712 Daniel Trace Nashville, Tennessee 37221	USAA Federal Savings Bank 10750 McDermott Freeway San Antonio, TX 78288	MAP 126-15-A PARCEL 85

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED SIXTY NINE THOUSAND NINE HUNDRED AND 00/100 DOLLARS ($***169,900.00) and other good and valuable consideration, the receipt and legal sufficiency of all of which is hereby acknowledged, we, BRIAN C. FROST and wife, KATHRYN C. FROST, (hereinafter called the "GRANTORS"), have bargained and sold, and by these presents do transfer and convey unto MATTHEW W. McBRIDE and wife, SARAH T. CHAMBERS, (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:

BEING Lot No. 104 on the Plan of Section Two, Boone Trace at Biltmore, of record in Plat Book 9700, pages 316 and 317, 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 Brian C. Frost and wife, Kathryn C. Frost, by deed from Fox Ridge Homes, Inc. of record in Book 10651, page 249, Register's Office for Davidson County, Tennessee.

This is improved property known as 7712 Daniel Trace, Nashville, Tennessee 37221.

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.

GRANTORS COVENANT with the said GRANTEES that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantees.

2. Matters, if any, shown on the plan of Section Two, Boone Trace at Biltmore of record in Book 9700, pages 316 and 317, Register's Office for Davidson County, Tennessee.

GRANTORS FURTHER COVENANT and bind themselves, their 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.

IN WITNESS WHEREOF we have hereunto set our hands on this the 1st day of May, 2003.

BRIAN C. FROST

KATHRYN C. FROST

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named BRIAN C. FROST and KATHRYN C. FROST, the bargainors, 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 this 1st day of May, 2003.

Notary Public

My Commission Expires: 10/12/05

MITCHELL A. WATTS
NOTARY PUBLIC AT LARGE
Sumner County, Tennessee