Box 11

WARRANTY DEED

From: Jon Stark

To: Citizens Savings Bank & Trust Co.
1917 Heiman Street
Nashville, TN 37208

Davidson County DEEDWARR
Recvd: 05/30/03 10:11 2pgs
Fees:13.00 Taxes:111.00
20030530-0073017

THIS INSTRUMENT WAS PREPARED BY:
Bicentennial Title & Escrow, 1319 Fifth Avenue North, Nashville, TN 37208

Address of New Owner	*Send Tax Bills To*	*Map-Parcel Nos.*
Citizens Savings Bank & Trust Co. *1917 Heiman Street* *Nashville, TN 37208*	*Same*	71-15-292

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is **Thirty Thousand and 00/100 Dollars ($30,000.00).**

Affiant

SUBSCRIBED AND SWORN TO before me, this the 27th day of May, 2003.

Notary Public

My Commission Expires:_____

RICHARD MANSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.
My Commission Expires MAY 28, 2003

FOR AND IN CONSIDERATION OF the sum of Ten Dollars ($10.00) and other good and valuable consideration as herein recited, the receipt and sufficiency of which are hereby acknowledged, **Jonathan E. Stark a/k/a Jon Stark**, unmarried, Grantor, had bargained and sold, and by these present does transfer and convey unto the said **Citizens Savings Bank & Trust Company,** Grantee, its successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, being Lot No. 38, on the Plan of Sharpe and Horn's Second Addition to Northeast Nashville, of record in Book 161, page 53, Register's Office for Davidson County, Tennessee to which reference is hereby made for a more complete description.

Jonathan E. Stark, Jon Stark, and Jon E. Stark are one and the same person. Being the same property conveyed to Jon Stark by deed from Leland Watts, a married person as of record Instrument No. 20010402-0031503, said Register's Office.

Jon Starks, Jonathan E. Starks and Jonathan Stark are one and the same person.

This is improved property, known as 1230 Joseph Street, Nashville, Tennessee, 37207.

This Warranty Deed is executed, delivered and accepted as satisfaction of the indebtedness described in the certain Deed of Trust dated July 17, 2001 and recorded on July 23, 2001, being of record in Instrument No.20010723-0077988, Register's Office for

Davidson County as corrected and rerecorded filed on January 8, 2003, being of record in Instrument No. 20030108-0003751. It is the intention of the Grantor to transfer absolute title to the above described premises to the Grantee free of any equity of redemption, statutory right of redemption and any other rights of redemption by the Grantor. It is the further intention of the Grantor by its execution hereof and the Grantee by its acceptance hereof that the liens created by the above described Deed of Trust as corrected and rerecorded is hereby discharged.

TO HAVE AND TO HOLD the said described premises, with the appurtenances, estate, title and interest thereto belonging to the said Grantee, its successors and assigns, forever, free, clear and discharged of and from all former grants, charges, taxes, judgments, deeds of trust, liens and encumbrances of whatsoever nature.

And Grantor does covenant with the said Grantee that Grantor is lawfully seized and possessed of said described premises in fee simple and has a good right to convey it.

And Grantor does further covenant and bind Grantor, its successors and assigns, to warrant and forever defend the title to the said described premises to the said Grantee, his successors and assigns against the lawful claims of all persons whomsoever.

Grantor declares that this conveyance is freely and fairly made, and that there are no agreements, oral or written, by and between Grantor and Grantee by which Grantor retains any rights to repurchase or reacquire the premises on any portion thereof.

Witness our hands this 29th day of May, 2003.

Jon E. Stark by Macon Dew, ATTY/IN FACT

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public for said County and State, the within named Jonathan E. Stark a/k/a Jon Stark., the bargainor, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at_____, Tennessee this _____ day of _____, 2003.

Commission expires:

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

On this 29th day of May, 2003, before me personally appeared Macon Dew, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of John E. Stark, and who acknowledged that he executed the same as the free act and deed of the said Jon E. Stark by virtue of that Power of Attorney, duly executed by the said Macon Dew and appearing of record in Instrument No. 20030402004 3288, Register's Office of Davidson County.

Witness my hand and official seal at Nashville, Tennessee, this 29th day of May, 2003.

_____
Notary Public

RICHARD MASON
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires MAY 28, 2006