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 10:12 2pgs
Fees:13.00 Taxes:185.00

20030530-0073019

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*	92-10-190

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is **Fifty Thousand and 00/100 Dollars ($50,000.00).**

Affiant

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

Notary Public

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.

My Commission Expires: 5/28/03

My Commission Expires MAY 28, 2006

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. 41 on the Plan of T.M. Steger's Second Subdivision of part of the Barrow Lands, not of record.

Said Lot No. 41 fronts 50 feet on the northerly side of Felicia Avenue and runs back between parallel lines 150 feet to an alley.
Jonathan E. Stark, Jon Stark, and Jon E. Stark are one and the same person.
Being the same property conveyed to Jon Stark, unmarried, by deed from EquiCredit Corporation of America as of record Instrument No. 20020327-0037073, said Register's Office for Davidson County, Tennessee.

This is improved property, known as 2916 Felecia Street, Nashville, Tennessee, 37209.

This Warranty Deed is executed, delivered and accepted as satisfaction of the

indebtedness described in the certain Deed of Trust dated April 8, 2002 Register's Office for Davidson County being of record in Instrument No. 20020410-0044206. 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.

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 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.

RICHARD MANSON NOTARY PUBLIC DAVIDSON COUNTY, TENN.

Notary Public

My Commission Expires MAY 28, 2006