THIS INSTRUMENT PREPARED BY:
Accurate Title & Escrow, Inc.
175 East Main Street
Hendersonville, TN 37075

Davidson County DEEDWARR
Recvd: 06/09/03 12:00 2pgs
Fees:13.00 Taxes:303.40

20030609-0079091

SPECIAL WARRANTY DEED

THIS DEED OF CONVEYANCE is made and entered into this 20 day of May, 2003, by and between **Interbay Funding, L.L.C.** hereinafter referred to as FIRST PARTY; and **Craig Gibbs**, Married, hereinafter referred to as SECOND PARTY;

WITNESSETH:

THAT for and in consideration of the sum of Eighty Two Thousand ($ 82,000.00), cash in hand paid, the receipt of which is hereby acknowledged by First Party; First Party has this day bargained, sold, aliened and conveyed, and does by these presents bargain, sell, alien and convey unto Second Party, Craig Gibbs, in fee simple, his heirs and assigns forever, the following described real estate located in Davidson County, Tennessee, and described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 205 on the Plan of Piccadilly Square, Phase II, of record in Book 6250, Pages 92,93, and 94, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate description thereof.

Being the same property conveyed to Interbay Funding, LLC by Deed from Dyke Tatum, Trustee dated 11/13/02 and filed in Book 200211130140546, said Register's Office.

This is improved property known as 904 Strand Fleet Dr. Antioch, TN 37013

TO HAVE AND TO HOLD the above-described real estate, together with all improvements and appurtenances thereunto belonging, or in anywise appertaining unto Second Party, in fee simple, her heirs and assigns forever, with Covenant of Special Warranty of Title.

AND the part of the first part, for itself and its successors and/or assigns, does hereby covenant with the party of the second part, her heirs and assigns, that it, the party of the first part, is well seized in fee of the lands and premises aforesaid; has good right to sell and convey the same in manner and form; has not made, done, executed or suffered any act or thing whereby the above described premises or any part thereof now are or at any time hereafter shall or may be imperiled, charged or encumbered in any manner whatsoever; and the title to the above granted premises against all persons lawfully claiming the same from, through or under it the party of the first part will forever warrant and defend.

IN WITNESS WEREOF, the undersigned, Interbay Funding, LLC has caused this instrument to be executed by its duly authorized officer and agent on the 20 day of May, 2003.

Interbay Funding, LLC

By:_____

Kathleen M. Sovic
Vice President

MAY. 20. 2003 8:49AM 6158220599 NO. 749 P. 2

Title: Kathleen M. Sovic
Vice President

STATE OF FL)
COUNTY OF DADE)

Before me, a Notary Public in and for said State and county, duly commissioned and qualified, personally appeared Kathleen M Sovic, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged her self to be vice president of Interbay Funding, LLC., the within named bargainor, a DE LLC Corporation, and that she as such vice president, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by her self as vice president.

WITNESS my hand and official seal this the 20 day of May, 2003.

Sarah L Pearson
NOTARY PUBLIC

My commission Expires: 5/29/05

SARAH L. PEARSON
My Comm Exp. 5/29/05
No. DD 029682
Personally Known [ ] Other I.D.

STATE OF TENNESSEE)
COUNTY OF Sumner)

The actual consideration for this transfer or value of the property transferred, whichever is greater is $82,000.00.

Jenn Stuckland
Affiant

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

DIANNE M. CATHEY
NOTARY PUBLIC AT LARGE
SUMNER COUNTY, TENN.
My Commission Expires 4/4/04

Dianne M. Cathey
NOTARY PUBLIC

My commission expires: _____

Name + Address Nw Owm:
Craig Gibbs
904 Strand Fleet Drive
Antioch, TN. 37013

Send Tax Bills To:
same as new owner

Map/Parcel
149-2B - 87

MAY. 20. 2003 8:49AM 6158220599 NO. 749 P. 3