Box 5

STATE OF TENNESSEE
COUNTY OF DAVIDSON
I HEREBY SWEAR OR AFFIRM THAT THE ACTUAL CONSIDERATION FOR THIS TRANSFER IS $ 103,000.00

Jessica D. Mayo
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 11th day of June, 2003.

Notary Public

MY COMMISSION EXPIRES: 9-25-04

(AFFIX SEAL)

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 06/12/03 09:51 2pgs
Fees:13.00 Taxes:381.10

20030612-0081202

THIS INSTRUMENT WAS PREPARED BY

Michael Troy Haley, Attorney (NAME) | 1100 Kermit Dr Ste 204 | Nashville, TN 37217 (ADDRESS)

ADDRESS NEW OWNERS(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jessica D. Mayo (NAME)	**PHH Mortgage Services** (NAME)	**Map 90-12**
563B Croley Drive (STREET ADDRESS/ROUTE NUMBER)	**3000Leadenhall Rd.** (STREET ADDRESS)	**Parcel 262.00**
Nashville, TN 37209 CITY/STATE/ZIP	**Mt. Laurel, NJ 08054** (CITY/STATE/ZIP)	

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, I/WE,

Ronald W. Osborne

HEREINAFTER CALLED THE GRANTOR, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO **Jessica D. Mayo**

HEREINAFTER CALLED THE GRANTEE, HER HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO-WIT:

A certain tract or parcel of land in Davidson County, State of Tennessee, being Lot No. 26 of Block "B" on the Map of Crolywood Subdivision, Section Two, as of record in Book 1130, page 100, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Ronald W. Osborne, by Warranty Deed form John A. Piper, Jr. and wife, Frances K. Piper, dated May 5, 2000, recorded May 12, 2000, of record in Instrument Number 200005120048296, Register's Office for Davidson County, Tennessee.

Rta/88909-03

SUBJECT TO EASEMENTS, SETBACK LINES AND RESTRICTIONS OF RECORD AT PAGE 1130, PAGE 100, AND OTHERWISE OF RECORD, ZONING REGULATIONS FOR THE APPROPRIATE GOVERNMENTAL AUTHORITY, AND RIGHTS FOR PUBLIC UTILITIES AND PUBLIC RIGHTS OF WAY, AND MATTERS WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY; COUNTY PROPERTY TAXES FOR THE CURRENT YEAR, TO BE PRORATED AND ASSUMED BY GRANTEE.

NOTE: The subject property is a investment/rental property and has never been the marital residence of the Grantor nor his spouse, if any, and as such is not subject to homestead or other marital interest as contemplated by TCA 31-1-104 et seq, or similar statute or at common law.

This is improved property located at 563 Croley Drive, Nashville, TN 37209.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE, their heirs and assigns, forever; and we do covenant with the said GRANTEE 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 GRANTEE, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this 11th day of June, 2003.

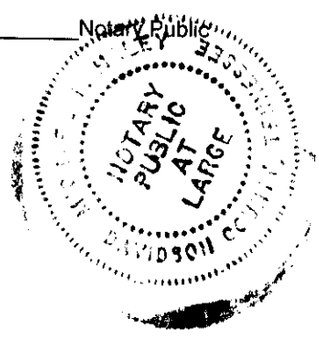
Ronald W. Osborne

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 **Ronald W. Osborne**, with whom I am personally acquainted, (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within document for the purposes therein contained, as his free act and deed.

Witness my hand and official seal at Nashville, TN, this 11th day of June, 2003.

Notary Public



Commission Expires: 09-25-04