Box 5

This Instrument Was Prepared By:

Kirk C. Waite
700 Craighead Street
Suite 107
Nashville, Tennessee 37204

STATE OF TENNESSEE
COUNTY OF Williamson
The actual consideration or value, whichever is greater, for this transfer is $176,000.00.

Affiant

Subscribed and sworn to before me, this 16th day of June, 2003.

Notary Public

My Commission Expires: 3.6.07

PHILIP DAVIS ALEXANDER NOTARY PUBLIC AT LARGE My Comm. Exp. March 6, 2006 WILLIAMSON COUNTY, TN

Davidson County DEEDWARR
Recvd: 06/17/03 09:22 2pgs
Fees:13.00 Taxes:651.20
20030617-0082982

Address New Owner	Send Tax Bills to:	Map-Parcel
Irina A. Cowan 8009 Boone Trace Nashville, TN 37221	PHH Mortgage Services 3000 Leadenhall Rd. Mt. Laurel, NJ 08054	126-15- -A-146

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Jaima Bernstein, unmarried hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto Irina A. Cowan, unmarried, hereinafter called the Grantee, her heirs and assigns, a certain parcel of land in Davidson County, Tennessee, described as follows:

BEING Lot No 235 on the Plan of Boone Trace at Biltmore, Section Three of record in Plat Book 9700, Page 758, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Being the same property conveyed to Jaima Bernstein, a single woman by deed of record in Instrument No. 200003240030151, Register's Office for Davidson County, Tennessee.

This conveyance in made subject to:

1. County taxes for 2003 and subsequent years
2. Any and all restrictions and easements of record.
3. All matters set forth in Plat of record in Plat Book 9700, Page 758, Register's Office for Davidson County, Tennessee.

This is improved property known as: 8009 Boone Trace Nashville, TN 37221

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantor does further covenant and bind herself, her heirs and representatives, to warrant and forever defend the title to said land to said Grantee, her heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 16th day of June, 2003

Jaima Bernstein by Katherine D. Abernathy
Attorney in fact.

STATE OF TENNESSEE
COUNTY OF Davidson

Before me, Philip Davis Alexander, a Notary Public in and for the said County and State, personally appeared Katherine D. Abernathy with whom I am personally acquainted and who acknowledged that she executed the foregoing instrument for the purposes therein contained on behalf of Jaima Bernstein, the bargainor, as per the Powers of Attorney of record in Instrument No. 20030617-0082981, Register's Office for Davidson County, Tennessee.

Witness my hand at Nashville, Tennessee this 16th day of June, 2003.

Notary Public

MY COMMISSION EXPIRES: 3.6.06

PHILIP DAVIS ALEXANDER III NOTARY PUBLIC AT LARGE My Comm. Exp. March 6, 2006 WILLIAMSON COUNTY