THIS INSTRUMENT PREPARED BY:

Mitchell A. Watts, Attorney
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $ 135,000.00

Affiant

Davidson County DEEDWARR
Recvd: 08/01/03 10:13 2pgs
Fees:13.00 Taxes:499.50
20030801-0109232

Subscribed and sworn to before me, this 28th day of July, 2003

Notary Public

My Commission Expires: 10/17/05

Address New Owner:	Send Tax Bills To:	Map & Parcel Nos.
SHELAGH A. MULVANEY 1401 Greenwood Avenue Nashville, Tennessee 37206	FRANKLIN AMERICAN MORTGAGE 501 Corporate Centre Drive #400 Franklin, Tennessee 37067	MAP 83-2 PARCEL 49

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of ONE HUNDRED THIRTY FIVE THOUSAND AND NO/100---------- ($ 135,000.00) DOLLARS, cash in hand paid by the hereinafter named Grantee___, the receipt of which is hereby acknowledged, I , DALE STEPNIEWSKI, MARRIED

hereinafter called the Grantor___, have bargained and sold, and by these presents do transfer and convey unto SHELAGH A. MULVANEY and JENNIFER LONGMIRE, both unmarried, as Joint Tenants with Right of Survivorship 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:

BEING the westerly 64.0 feet of Lot No. 1 on the Plan of H.M. Doak's Subdivision as of record in Plat Book 332, page 22, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and definite description.

BEING the same property conveyed to Dale Stepniewski, a married man, by deed from Patrick Charles Vickers and wife, Robin Michelle Vickers, of record in Book 11693, page 748, Register's Office for Davidson County, Tennessee.

HEATHER J. STEPNIEWSKI, spouse of Dale Stepniewski, joins in this conveyance to convey any interest she may have in subject property, particularly any marital interest.

This is improved property known as 1401 Greenwood Avenue, Nashville, Tennessee 37206

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___, her heirs and assigns, forever.

GRANTOR___ COVENANT_s_ with the said GRANTEE___ that he is lawfully seized and possessed of said land in fee simple, ha_s_ a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee(s).

2. Matters shown on the Plan of H.M. Doak's Subdivision of record in Book 332, page 22, Register's Office for Davidson County, Tennessee.

GRANTOR___ FURTHER COVENANTs__ and bind_s_ himself___, _his___ heirs and representatives to warrant and forever defend the title to the said GRANTEE___, _her___ heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF _I__ have hereunto set _my_ hand___on this the __28th__ day of _____July_____, 2003

DALE STEPNIEWSKI

HEATHER J. STEPNIEWSKI

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 _____Dale Stepniewski and Heather J. Stepniewski_____, the bargainor_s_, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that _____they_____ executed the within instrument for the purposes therein contained.

Witness my hand and official seal this __28th__ day of ___July, 2003_____

My Commission Expires: _____10/12/05_____

MITCHELL A. WATTS NOTARY PUBLIC AT LARGE Sumner County, Tennessee

Notary Public

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Before me, a Notary Public within and for the State and County aforesaid, personally appeared _____ _____ and _____ with whom I am personally acquainted and who upon _____oath___ acknowledged _____ to be the _____ and _____ respectively of the _____ _____ the within named bargainor, and corporation, and that _____ as such _____ and _____being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal this _____day of _____.

My Commission Expires: _____

Notary Public