Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $246,000.00

Affiant

Subscribed and sworn to before me, this 31st day of July, 2003.

Notary Public
My commission expires: 04/5/05

Davidson County DEEDWARR
Recvd: 08/05/03 15:13 2pgs
Fees:13.00 Taxes:910.20
20030805-0111101

Address of New Owner:	Send Tax Bills to:	Tax Information:
Mark Nicholas 609 Hogan Road Nashville TN 37220	Provident Funding Associates, L.P. P. O. Box 5913 Santa Rosa, CA 95402-5913	146-15-0 87

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Kathleen A. Westphal, unmarried, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Mark W. Nicholas and wife, Molly N. Nicholas, hereinafter called the Grantees, their successors and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows: to- wit:

Land in Davidson County, Tennessee, being Lot No. 9 on the Plan of Haileywood Estates, Section 1, of record in Book 2330, Page 57, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Kathleen A. Westphal by deed from Richard L. Wade and wife, Jo Ann Wade, of record in Book 10994, Page 54, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 609 Hogan Road, Nashville, TN 37220

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantees, their heirs, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to said Grantees, 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 31st day of July, 2003.

Kathleen A. Westphal
By: June Andree, Atty in Fact

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 June Andree, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes herein contained, and who further acknowledged that she is the attorney in fact for Kathleen A. Westphal and that she is authorized by her to execute this instrument on her behalf.

Witness my hand and official seal at Nashville, Tennessee, this 31st day of July, 2003.

3/14/2005
Commission expires

Notary Public