2nd

This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

Record & Return to
Watauga Title Company
155 Franklin Road, Suite 120
Brentwood, TN 37027

ADDRESS NEW OWNER:
Richard L. Lay, Jr.
2021 Hackberry Lane
Nashville, Tennessee 37206

Davidson County DEEDWARR
Recvd: 09/16/03 15:15 2pgs
Fees:13.00 Taxes:407.00
20030916-0136162

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
Leader Mortgage, LLC
4456 Corporation Lane, Suite 100
Virginia Beach, VA 23462

MAP	**83**
GROUP	**6**
PARCEL	**401.02**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEE", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Cullum Investments, Inc.** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Richard L. Lay, Jr.**, hereinafter called the "GRANTEE", his heirs and assigns, a certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

Land in Davidson County, Tennessee, being Lot No. 3 on the Plan of Resubdivision of Lot No. 64 Rolling Acres, of record in Plat Book 3500, page 23, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.

Being the same property conveyed to Cullum Investments, Inc. by Quitclaim Deed from James H. Cullum and wife, Patricia L. Cullum of record in Instrument no. 20030916-0136161, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2003 and subsequent years.

This is improved property known as 2021 Hackberry Lane, 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, its successors and assigns, forever, and, GRANTOR does covenant with the said GRANTEE that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and, GRANTOR does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, its successors 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 the 11th day of September, 2003.

Cullum Investments, Inc.

By: _____
James H. Cullum

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned authority of the State and County aforesaid, personally appeared **James H. Cullum** with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged themselves to be **President** of **Cullum Investments, Inc.** , the within named bargainor, a corporation, and that they as such authorized officer, with the authority so to do, executed the within Warranty Deed for the purposes therein contained by signing the name of the corporation as such authorized officer.

WITNESS my hand and official seal this 11th day of September, 2003.

_____
Robert M. Loffi
NOTARY PUBLIC

ROBERT M. LOFFI NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 9/25/04

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $110,000.00.

_____
AFFIANT

Subscribed and sworn to before me on this 11th day of September, 2003.

_____
Robert M. Loffi
NOTARY PUBLIC

ROBERT M. LOFFI NOTARY PUBLIC AT LARGE STATE OF TENNESSEE

My Commission Expires: 9/25/04