THIS INSTRUMENT PREPARED BY:
ARNOLD M. WEISS - DISC 7816
Attorney at Law
208 Adams Avenue
Memphis, TN 38103
(901) 526-8296

SPECIAL WARRANTY DEED

THIS INDENTURE, made this 27th **day of** August, **2003 by and between Bank of New York, as Trustee, hereinafter called Grantor, and Michael O'Neill, his/her heirs and assigns, hereinafter called Grantee,**

WITNESSETH, that the said Grantor, for and in consideration of the sum of Ten Dollars ($10.00) in hand paid by Grantee and other valuable considerations, the receipt whereof is acknowledged, hereby grants, bargains and sells to the said Grantee, in fee simple forever, the following described land in the County of Davidson, State of Tennessee, to-wit:

Land in Davidson County, Tennessee, Being LotNo.165 & 166 on the Plan of Highland Land Company's Subdivision, of record in Plat Book 421, page 14, Register's Office for Davidson County, Tennessee to which plan reference is made for a more complete description.

Davidson County DEEDWARR
Recvd: 09/24/03 14:46 3pgs
Fees:18.00 Taxes:102.86
20030924-0141660

Being the same property conveyed by Substitute Trustee's Deed of record in Instrument Number 20030521-0069636, Register's Office of Davidson County, Tennessee.

TO HAVE AND TO HOLD the above-reference property, with appurtenances, unto the said Grantee, its successors and assigns, in fee simple forever.

GRANTOR makes no representations or warranties, of any kind or nature whatsoever, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property.

AND SAID GRANTOR does hereby specially warrant the title to said lands and will defend the same against the lawful claims of any person whomsoever claiming by, through, or under the said Grantor.

IN WITNESS WHEREOF, the above named corporate grantor has caused this instrument to be executed by and through its duly authorized officers, this 27th day of August, 2003.

BY: _____
Steven Floris

TITLE: Vice President

STATE OF California
COUNTY OF Ventura

Before me, the undersigned Notary Public in and for said County and State, personally appeared Steven Floris with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath acknowledged such person to be the Vice President, of Bank of New York, as Trustee, the within named bargainor, a Corporation, and that such _____ executed and delivered the foregoing instrument for the purpose therein contained, by personally signing the name of the corporation as _____.

Witness my hand and Official Seal at office this 27th day of August, 2003.

Notary Public

My Commission Expires: Oct. 20, 2005

GINA C. MARTINEZ
Commission # 1326095
Notary Public - California
Ventura County
My Comm. Expires Oct 20, 2005

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Property Address: 1406 Stainbeck Nashville, TN 37207
Parcel # 71-11-240

PROPERTY OWNER AND AGENCY RESPONSIBLE FOR PAYMENT OF TAXES
Mail Tax Bill to: Michael O'Neill

STATE OF TENNESSEE
COUNTY OF SHELBY
The actual consideration or true value, whichever is greater, for this transfer is $ 27,800.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 19 DAY OF September, 2003.

Notary Public
My Commission Expires: 10/24/05

NOTARY PUBLIC AT LARGE