THIS INSTRUMENT PREPARED BY:

JOSEPH L. LACKEY, JR.
NOEL PLACE, SUITE 125
200 FOURTH AVENUE NORTH
NASHVILLE, TENNESSEE 37219
(615) 726-3555

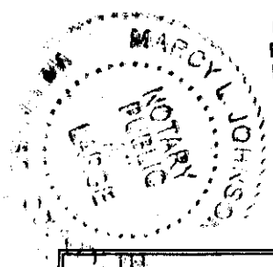
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)
The actual consideration or value, whichever is greater, for this transfer is $126,360.00.

Affiant

Subscribed and sworn to before me, this the 24 day of September, 2003.

Notary Public

My Commission Expires: 5-27-07



Davidson County DEEDWARR
Recvd: 10/01/03 07:46 2pgs
Fees:13.00 Taxes:467.53

20031001-0144444

WARRANTY DEED

ADDRESS NEW OWNER:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS:
Lin E. Gray 1320 General George Patton Dr. Nashville, TN 37221	Countrywide Home Loans P.O. Box 10213 Van Nuys, CA 91410-0213	#142-9-E/106

FOR AND IN CONSIDERATION of the sum of One ($1.00) Dollar cash in hand paid by the hereinafter named grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, we **ROSALIE J. BENDER SMODY AND CHARLES SMODY**, hereinafter called the **GRANTORS**, have bargained and sold, and by these presents do transfer and convey unto **LIN E. GRAY,** hereinafter called the **GRANTEE** her heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to wit:

> Land in Davidson County, Tennessee, being UNIT No. 1320 together with the Carport designated No. 1320-C, on the plan of River Plantation, Section Seven, according to the Master Deed of record in Book 2662, page 9, in the Register's Office of Davidson County, Tennessee, and more particularly described in Plat Book 5200, pages 705 and 706, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.
>
> Being the same property conveyed to Richard N. Bender and wife, Rosalie J. Bender by Deed of record in Book 6584, page 164, Register's Office for Davidson County, Tennessee. The said Richard N. Bender died on the 28th day of July, 1989 and subsequently Rosalie J. Bender married Charles Smody.
>
> This property is not the usual place of abode of Rosalie J. Bender Smody and Charles Smody.

This is improved property, known as **1320 General George Patton Drive, Nashville, Tennessee 37221.**

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. We do covenant with said GRANTEE that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise set out herein. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend

good right to convey it, and the same is unencumbered, unless otherwise set out herein. We do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Whenever 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 our hands this 17 day of September, 2003.

By: Rosalie J. Bender Smody
ROSALIE J. BENDER SMODY

By: Charles Smody
CHARLES SMODY

ACKNOWLEDGMENT:

STATE OF TENNESSEE _____)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned authority, a Notary Public in and for said County and State, the within named **ROSALIE J. SMODY and CHARLES SMODY**, the bargainors, with whom I am personally acquainted (or proved to me in 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 at office this 17 day of September, 2003.

My Commission Expires:

My Commission Expires MAY 29, 2005

Cheryl DeBusk
Notary Public

CHERYL L. DEBUSK NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.