This Instrument Was Prepared By:
CONSUMER TRUST TITLE & ESCROW, LLC
219 WARD CIRCLE, SUITE 3
BRENTWOOD, TENN. 37027

STATE OF TENNESSEE)

COUNTY OF DAVIDSON)
VALUATION AFFIDAVIT

I, or we, hereby swear or affirm that, to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater is **$595,000.00** amount is equal to or greater than the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this the 30th day of Sept. 2003
Notary Public

NOTARY PUBLIC
Commission Expiration:

Davidson County DEEDWARR
Recvd: 10/03/03 09:10 2pgs
Fees:13.00 Taxes:2201.50
20031003-0146141

W. WILLIAM DAVIS
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.
My Commission Expires FEB. 27, 2005

WARRANTY DEED

RETURN ORIGINAL TO:	PLEASE SEND TAX BILL TO:	ADDRESS OF NEW OWNER:
CONSUMER TRUST TITLE & ESCROW, LLC 219 WARD CIRCLE STE 3 BRENTWOOD, TN 37027	COUNTRYWIDE HOME LOANS, INC. 718 THOMPSON LANE, STE 104 NASHVILLE, TN 37204	108 B PEMBROKE DRIVE NASHVILLE, TN 37205
		PROPERTY ADDRESS: 108 B PEMBROKE DRIVE NASHVILLE, TN 37205

MAP PARCEL NUMBER
130-2-69

FOR AND IN CONSIDERATION OF THE SUM OF TEN ($10.00) DOLLARS, cash in hand paid, by the hereinafter named Grantee(s), the receipt of which is hereby acknowledged, HARRY W. PEFFEN, III AND WIFE, KATHRYN D. PEFFEN (Collectively "Grantor") has bargained and sold, and does hereby bargain, sell and convey unto EDWARD T. GRAY AND WIFE, JENNIFER H. GRAY (Collectively "Grantee") the following described real estate located in DAVIDSON County, Tennessee, more particularly described as follows:

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING THE NORTHELY 75 FEET OF LOT NO. 95, ON THE MAP OF BRANSFORD REALTY COMPANY'S BELLE MEADE GOLF LINKS SUBDIVISION, AS OF RECORD IN BOOK 421, PAGES 94 AND 95, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

SAID PARR OF LOT NO. 95 FRONTS 75 FEET ON THE EASTERLY SIDE OF PEMBROKE AVENUE AND RUNS BACK BETWEEN PARALLEL LINES, 190 FEET TO A DEAD LINE.

THIS BEING THE SAME PROPERTY CONVEYED TO HARRY W. PEFFEN, III (ALSO KNOWN AS HARRY WILLIAM PEFFEN, III) AND WIFE, KATHRYN D. PEFFEN BY WARRANTY DEED OF HR PROPERTIES OF TENNESSEE, LLC DATED APRIL 26, 2001 AND RECORDED MAY 7, 2001 IN INSTRUMENT NO. 20010507-0046650, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This property is known as :

108 B PEMBROKE DRIVE, NASHVILLE, TN 37204

This property is subject to all encumbrances, easements, restrictive covenants and other matters of public record as may affect the property.

TO HAVE AND TO HOLD The aforesaid tract or parcel of land with appurtenances, estate title and interest thereto belonging to the Grantee, its (their) successors and assigns in fee simple forever.

Grantor does hereby covenant with the Grantee that the Grantor is lawfully possessed of said land in fee simple, the Grantor has good right to sell and convey same; that the same is unencumbered except as noted herein and that the title and quiet possession thereto Grantor will warrant and forever defend against the lawful claims of all persons.

WITNESS the signature of the Grantor this the 30TH day of September, 2003

HARRY W. PEFFEN, III **KATHRYN D. PEFFEN**

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **HARRY W. PEFFEN, III AND WIFE, KATHRYN D. PEFFEN with** whom I am personally acquainted, and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal this the 30th day of September, 2003

Notary Public
My Commission Expires: 2/27/2005

W. WILLIAM DAVIS
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.
My Commission Expires FEB. 27, 2005