STATE OF Tennessee
COUNTY OF Davidson
The actual consideration or value, whichever is greater, for this transfer is $110,000.00.

Affiant Carla Ann Coffman

Subscribed and sworn to before me, this 14th day of October, 2003.

My commission expires _____

Theresa C. Richardson
Notary Public

THERESA C. RICHARDSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN My Comm. Exp. May 30, 2007

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
Richard H. Himes, Jr./Lender's Express Title & Escrow, Inc.
25 Century Blvd, Suite 203
Nashville, TN 37214 270105

Davidson County DEEDWARR
Recvd: 10/20/03 14:36 2pgs
Fees:13.00 Taxes:407.00
20031020-0154819

ADDRESS OF NEW OWNER	SEND TAX BILLS TO:
NAME: **Robert Covington and Irene Covington**	NAME: NEW CENTURY MORTGAGE CORPORATION
STREET ADDRESS: 3028 Lyndale Drive	STREET ADDRESS: 5340 W. KENNEDY BLVD. SUITE 21
ADDRESS, CITY, STATE, ZIP CODE: 3028 Lyndale Drive, Nashville, TN 37207	LENDER CITY, STATE, ZIP CODE: TAMPA, FL 33609-2410
MAP & PARCEL NO.: 60-7-56	October, 2003

Or And In Consideration Of The Sum Of Ten Dollars, Cash In Hand Paid By The Hereinafter Named Grantees, And Other Good And Valuable Considerations, The Receipt Of Which Is Hereby Acknowledged,

Geraldine M. Atkins, A widowed Woman

Hereinafter Called Grantors, Have Bargained And Sold, And By These Presents Do Hereby Transfer And Convey Unto **Robert Covington and Irene Covington, husband and wife, and Robbia Covington, a single woman**

Hereinafter Called Grantee, Their Heirs And Assigns, A Certain Tract Or Parcel Of Land, Together With All Tenements, Hereditaments And Appurtenances Thereto, Located In Davidson County, State Of Tennessee, More Particularly Described As Follows:
All that certain lot or parcel of land situated in the County of Davidson, State of Tennessee, and being more particularly described as follows:

Being Lot Number 33, on the Plan of Hillhurst Acres, Section 6, as shown by plat of record in Plat Book 2854, Page 62, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete legal description.

Said Lot Number 33 fronts 113.72 feet on the South side of Lyndale Drive and extends back 164.1 feet on the East line and 194 feet on the West line to a broken line in the rear on which it measures 108.68 feet.

BEING the same property conveyed to James E. Atkins, now deceased, and wife, Geraldine M. Atkins, by Warranty Deed from Barbara P. Beatty, an unmarried woman, dated 06/24/83, recorded 07/01/83, in Book 6086, Page 850, in the Register's Office of Davidson County, Tennessee.

This Is Improved Property Known As

3028 Lyndale Drive
Nashville, TN 37207

To Have And To Hold The Said Tract Or Parcel Of Land, With The Appurtenance, Estate, Title And Interest Thereto Belonging To The Said Grantees, Their Heirs And Assigns, Forever; And We Do Covenant With The Said Grantees 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 Herein Set Out; And We Do Further Covenant And Bind Ourselves, Our Heirs And Representatives, To Warrant And Forever Defend The Title To The Said Land To The 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.

In Witness Whereof, The Party Of The First Part has hereunto set her hand and seal. Dated The Day And Year First Above Written.

Sealed and Delivered
IN THE PRESENCE OF US:

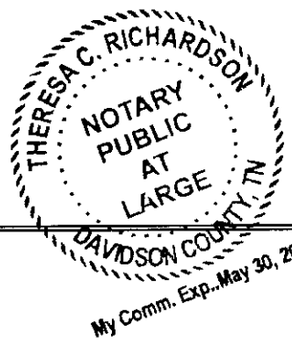
_____

Geraldine M. Atkins {SEAL}
Geraldine M. Atkins

State of Tennessee } ss
County of Davidson

On this the 14th day of October, 2003, before me, the undersigned Notary Public, personally appeared **Geraldine M. Atkins**, known to me (or satisfactorily proven) to be the person whose nameis subscribed to the within instrument, and acknowledged that she executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Theresa C. Richardson
Notary Public
My commission expires _____