After recording return to: Realty Title
913 Conference Drive, Ste 101
Goodlettsville, TN. 37072

THIS INSTRUMENT PREPARED BY THE PROVIDENT BANK
LEGAL DEPARTMENT, ML 198-D
ONE EAST FOURTH STREET, CINCINNATI, OHIO 45202

SPECIAL WARRANTY DEED

GRANTOR: Provident Bank, an Ohio banking corporation **Grantor's Account No.** 3904307

GRANTEE: TCIF, LLC, a Delaware limited liability company

Address of New Owner:	**Send Tax Bills:**	**Map Parcel No.**
TCIF, LLC 200 Business Park Drive Suite 103 Armonk, New York 10504 Attention: Doojin Chung	TCIF, LLC 200 Business Park Drive Suite 103 Armonk, New York 10504 Attention: Doojin Chung (914) 730-3028	Map/Parcel 71-10-143

Davidson County DEEDWARR
Recvd: 12/18/03 09:52 3pgs
Fees:18.00 Taxes:268.67
20031218-0180375

FOR AND IN CONSIDERATION of the sum of Seventy Two Thousand Six Hundred Thirteen and 24/100 Dollars ($72,613.24), cash in hand paid by TCIF, LLC, a Delaware limited liability company (GRANTEE), and other good and valuable consideration, the receipt of which is hereby acknowledged, Provident Bank, an Ohio banking corporation (GRANTOR), does hereby bargain, sell and convey to GRANTEE, its successors and assigns the following described parcel of real estate located in Davidson County, Tennessee, more fully described in Exhibit A, attached hereto and made a part hereof by this reference.

The Property is improved residential property located at:
1127 Delmas Avenue, Nashville, TN 37216

Being the same property conveyed to Grantor by Deed dated 5/29/02 and recorded on 5/29/02 at 20020529-0064976 of the real estate records of Davidson County, Tennessee.

This conveyance is expressly made subject to those matters more specifically set forth on Exhibit B attached hereto and incorporated herein by this reference.

STATE OF OHIO
COUNTY OF HAMILTON

The actual consideration or value, whichever is greater, for this transfer is: Seventy Two Thousand Six Hundred Thirteen and 24/100 Dollars ($72,613.24).

Affiant - Steven R. Hellmann as Assistant Vice President of the Grantor

Sworn to and subscribed before me, this 27th day of June, 2003.

Notary Public
My Commission Expires: 10/14/2004

NOTARIAL SEAL STATE OF OHIO
CHARLENE F. SWINGLE
Notary Public, State of Ohio
My Commission Expires Oct. 14, 2004

TO HAVE AND TO HOLD the Property with the appurtenances, estate, title and interest thereto belonging to the Grantee, its successors and assigns forever.

And Grantor does covenant with the Grantee that Grantor is lawfully seized and possessed of the Property in fee simple, Grantor has a good right to convey the Property, and the Property is unencumbered and unrestricted except as to those matters set forth on Exhibit B, to which this conveyance is expressly made subject.

Except as to those matters set forth on Exhibit B, to which this conveyance is expressly made subject, Grantor does further covenant and bind Grantor, his heirs, successors and assigns to warrant and forever defend the title to the Property to the Grantee, its successors and assigns against the lawful claims of all persons claiming by, through or under Grantor, but not otherwise.

IN WITNESS WHEREOF,the said Grantor has hereunto set its hand this 27th day of June, 2003.

Signed and acknowledged in the presence of:

GRANTOR

Provident Bank
An Ohio Banking Corporation

By: _____
M. Elizabeth Hils
Vice President

By: _____
Steven R. Hellmann
Assistant Vice President

Printed Name: Robert Hendricks

Printed Name: Jeffrey L. Taylor

(Witnesses as to both signatories)

State of Ohio)
) SS.
County of Hamilton)

Before me, the undersigned, a Notary Public of the State and County mentioned, personally appeared M. Elizabeth Hils and Steven R. Hellmann, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged themselves to be the Vice President and Assistant Vice President, respectively, of Provident Bank, the within named bargainor, an Ohio banking corporation, and that they as such executed the foregoing instrument for the purpose therein contained, by personally signing the name of the corporation by themselves as such Vice President and Assistant Vice President.

Witness my hand and seal, at office in Hamilton County, Ohio, this 27th day of June, 2003.

Name: CHARLENE F. SWINGLE
Notary Public

[SEAL]

CHARLENE F. SWINGLE
Notary Public, State of Ohio
My Commission Expires Oct. 14, 2004

My Commission Expires:
10/14/2004

EXHIBIT A

Property Description

See next page.

The legal description set forth on the next page is the same description that appears in the deed to Grantor, there having been no new survey

[THE REQUIREMENT FOR NAME, LICENSE NUMBER AND ADDRESS OF SURVEYOR IS INAPPLICABLE TO THIS CONVEYANCE]

EXHIBIT "A"

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 7 ON THE PLAN OF EASTMOOR PLACE, AS OF RECORD IN PLAT BOOK 547, PAGES 177 AND 178, REGISTER'S OFFICE FOR SAID COUNTY, TO WHICH PLAN REFERENCE IS MADE FOR A MORE COMPLETE DESCRIPTION.

EXHIBIT B

Exceptions

This conveyance is made by Grantor and accepted by Grantee subject to the following:

1. Any and all covenants, conditions, easements, reservations, rights-of-way and restrictions affecting the property, as evidenced by instruments on file in the Public Records of Davidson, County, Tennessee;

2. Taxes and assessments on the property becoming due and payable after the date of this Deed, the payment of which is assumed by Grantee;

3. The disclaimer by Grantor of any representations relating to the condition of the property, it being understood that the property is being sold "AS IS," WHERE IS" and "WITH ALL FAULTS" and without warranty of any kind or nature being made by the Grantor as to the state of the property and without any recourse to Grantor, except as to the warranties of title specifically provided herein.