Dav. Co. File Box 14-A
jtc file no. 16775-2

This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

ADDRESS NEW OWNER:
Karl Shepherd
241 Ocala Dr.
Nashville, Tennessee 37211

Davidson County DEEDWARR
Recvd: 01/02/04 08:57 2pgs
Fees:13.00 Taxes:458.80
20040102-0000112

SEND TAX BILL TO:
Mortgagee
Pinnacle Direct Funding Corp.
3457 Parkway Center Court
Orlando, FL 32808

MORTGAGEE:
Pinnacle Direct Funding
3457 Prakway Center Court
Orlando, FL 32808

MAP 162
GROUP 6
PARCEL 23

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Consolidated Investment Company** hereinafter called the GRANTOR, has bargained and sold, and by these presents, does hereby transfer and convey unto **Karl Shepherd and wife, Sheila Shepherd**, hereinafter called the "GRANTEES", their heirs and assigns, a certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

> Land in Davidson County, Tennessee, being Lot No. 172 on the Plan of Section Two, Fair Oaks, of record in Plat Book 4460, page 52 & 53, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.
>
> Being the same property conveyed to Consolidated Investment Company by deed from Stephen W. Ramp, substitute Trustee of record in Book 5034, page 227, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

Real property taxes for 2003 are paid. This conveyance is further made subject to real property taxes for 2004 and subsequent years.

This is improved property known as 241 Ocala Dr., Nashville, Tennessee 37211.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, its successors and assigns, forever, and, GRANTOR does covenant with the said GRANTEES that it is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and, GRANTOR does further covenant and bind itself, its successors and representatives, to warrant and forever defend the title to the said land to the said GRANTEES, its successors 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.

WITNESS my hand this the 31st day of December, 2003.

Consolidated Investment Company

By: _____
Frank D. Oster

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Before me, the undersigned authority of the State and County aforesaid, personally appeared **Frank D. Oster** with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who, upon oath, acknowledged himself to be an officer of **Consolidated Investment Company**, the within named bargainor, a corporation, and that he as such authorized officer, with the authority so to do, executed the within Warranty Deed for the purposes therein contained by signing the name of the corporation as such authorized officer.

WITNESS my hand and official seal this 31st day of December, 2003.

_____
Robert M. Eggl
NOTARY PUBLIC

NOTARY PUBLIC AT LARGE WILLIAMSON CO., TENN

My Commission Expires: ~~9/25/04~~ 8-14-05

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $124,000.00.

_____
AFFIANT

Subscribed and sworn to before me on this 31st day
of December, 2003.

_____
NOTARY PUBLIC

DEBORAH H. BERRIE NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TN Comm. Expires 3/25/06

My Commission Expires: