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Box 36

THIS INSTRUMENT PREPARED BY:

MITCHELL A. WATTS, ATTORNEY
2400 Crestmoor Road Suite 102
Nashville, Tennessee 37215

Davidson County DEEDWARR
Recvd: 02/10/04 14:55 2pgs
Fees:13.00 Taxes:956.45
20040210-0016126

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

The actual consideration or value, whichever is greater, for this transfer is $***258,500.00.

Robbin Jo Cooper
Affiant

Subscribed and sworn to before me this 30th day of January, 2004.

Notary Public

My Commission Expires: 3-25-05

ADDRESS OF NEW OWNER

Richard J. Anders
1913 Wildwood Avenue
Nashville, Tennessee 37212

SEND TAX BILLS TO

First Horizon Home Loan
155 W. Walnut Hill Ln ST.200
Irving TX 75038

MAP & PARCEL NOS.

MAP 117-4
PARCEL 204

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of TWO HUNDRED FIFTY EIGHT THOUSAND FIVE HUNDRED AND 00/100 DOLLARS ($***258,500.00) and other good and valuable consideration, the receipt and legal sufficiency of all of which is hereby acknowledged, we, STEVEN LLOYD RUTLAND and wife, JEANIE WRIGHT RUTLAND, (hereinafter called the "GRANTORS"), have bargained and sold, and by these presents do transfer and convey unto RICHARD J. ANDERS, unmarried, (hereinafter called the "GRANTEE"), his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to-wit:

BEING Lot No. 3, Block B on the Map of Belmont Terrace Annex No.3 of record in Plat Book 1130, page 24, Register's Office for Davidson County, Tennessee.

SAID Lot No. 3, Block B, fronts 75.0 feet on the southerly margin of Wildwood Avenue and extends back 160.0 feet on the easterly line and 160.0 feet on the westerly line to a dead line in the rear measuring 70.0 feet thereon.

BEING the same property conveyed to Steven Lloyd Rutland and spouse, Jeanie Wright Rutland, by deed from Catherine R. Lusk King and spouse, William Cannon King, of record in Book 10311, page 74, Register's Office for Davidson County, Tennessee.

This is improved property known as 1913 Wildwood Avenue, Nashville, Tennessee 37212.

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, his heirs and assigns, forever.

GRANTORS COVENANT with the said GRANTEE that they are lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered, except as follows:

1. Real estate taxes for the current year, which have been prorated by the parties and assumed by Grantee.

2. Matters, if any, shown on the Plan of Belmont Terrace Annex No. 3 of record in Book 1130, page 24, Register's Office for Davidson County, Tennessee.

GRANTORS FURTHER COVENANT and bind themselves, their heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE, his heirs and assigns, against the lawful claims of all persons whomsoever.

IN WITNESS WHEREOF we have hereunto set our hands on this the 30 day of January, 2004.

STEVEN LLOYD RUTLAND

JEANIE WRIGHT RUTLAND

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Steven Lloyd Rutland and Jeanie Wright Rutland, the bargainors, with whom I am personally acquainted (or proved to me on 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 this 30th day of January, 2004.

Notary Public

My Commission Expires: 3/25/06