WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $104,900.00

Carrie Tiesler
Affiant

Subscribed and sworn to before me, this 30th DAY OF January, 2004

Rachel Wilson
Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

RACHEL WILSON NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAR 31, 2007

R-GMAC-03-3448

THIS INSTRUMENT WAS PREPARED BY

RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Gary L. Cross	GMAC Mortgage Corporation	
3448 Rainwood Drive (ADDRESS)	100 Witmer Road (ADDRESS)	50-10-C-290CO
Nashville, Tennessee 37207 (CITY) (STATE) (ZIP)	Horsham, PA 19044 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we AFFORDABLE HOUSING RESOURCES INC. INC., hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto GARY L. CROSS, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

married

Land in Davidson County, Tennessee, being Lot No. 23 on the Plan of Chesapeake Homes, Section Six, Phase Two, of record in Instrument No. 20020626-0077004, Register's Office for said County, to which reference is hereby made for a more complete description.

Being a portion of the same property conveyed to Affordable Housing Resources, Inc. by deed from Nashville Area Habitat for Humanity Inc. dated December 29, 2003 and filed for record as Instrument No. 20040112-0004778, Register's Office of Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 3448 Rainwood Drive, Nashville, Tennessee 37207
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

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(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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.

Witness my/our hand(s) this 30th day of January, 2004.

Affordable Housing Resources Inc.

BY: _____
Dan Eaton, Controller

Davidson County DEEDWARR
Recvd: 02/17/04 09:39 2pgs
Fees:13.00 Taxes:388.13

20040217-0017849

STATE OF TENNESSEE
COUNTY OF Davidson

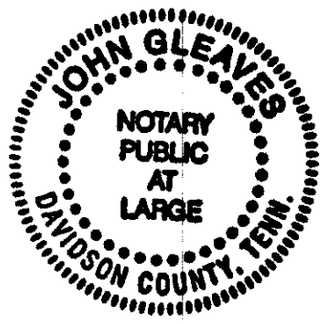
Personally appeared before me,
John Gleaves, a Notary Public within and for said County and State aforesaid, personally appeared Dan Eaton, with whom I am personally acquainted and who upon his oath(s) acknowledged he is to be the Controller of Affordable Housing Resources Inc., the within named bargainor, and corporation, and that he as such
Controller being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said
Dan Eaton.

Witness my hand and official seal

on this the 30th day of January 2003.

NOTARY PUBLIC

My Commission Expires: 7/29/06



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903