STATE OF KENTUCKY
COUNTY OF BOYD
The actual consideration or value, whichever is greater, for this transfer is $185,000.00.

E-T Byford
Affiant

Sworn to and Subscribed before me on this the 27 day of February, 2004.

NOTARY PUBLIC
My Commission Expires: 1-28-07

TONY TURNBOW NOTARY PUBLIC At Large LEWIS COUNTY TN

This Instrument prepared by:
KING, TURNBOW & BRISBY
ATTORNEYS-AT-LAW
203 THIRD AVENUE SOUTH
FRANKLIN, TN 37064

Davidson County DEEDWARR
Recvd: 03/01/04 13:44 2pgs
Fees:13.00 Taxes:684.50

20040301-0022965

Address of New Owners	Send Tax Bills To:	Map/Parcel Number:
Eric T. Byford	Chase Manhattan Mortgage Corp.	181-1A-25.00CO
6844 Sunnywood Drive	P.O. Box 572405	
Nashville, TN 37211	Murray, UT 84157	

WARRANTY DEED

For and in consideration of the sum of ten dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged, **BRIAN C. BRUCE**, an unmarried man, hereinafter called Grantor, has bargained and sold, and by these presents does transfer and convey unto **ERIC T. BYFORD,** an unmarried man, hereinafter called the Grantee, his heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, being more particularly described as follows:

> Land in Davidson County, Tennessee, Being Lot No. 28 on the Plan of Sugar Valley, Section One, of record in Plat Book 9700, Page 374, and amended to Book 9700, Page 709-711, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a more complete and accurate description thereof.
>
> Being the same property conveyed to Brian C. Bruce, an unmarried man, by Warranty Deed from Michael S. Coulter and wife, Kimberly Parham Coulter, also known as Kimberly A. Parham, being recorded as Instrument No. 20010302-0019556, Register's Office for Davidson County, Tennessee.

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, their heirs and assigns, forever; and I do covenant with the said Grantees that I am lawfully seized and possessed of said land in fee simple, have a good right to convey it and the same is unencumbered except for the following:

1. 2004 Davidson County Property Taxes which were prorated at closing and will be paid by the Grantor in full when due.
2. Subject to Restrictive Covenants contained in Book 11069, Page 14, and in Instrument No. 20040708-0093637, Register's Office for Davidson County, Tennessee
3. Subject to the Plan of record in Plat Book 9700, Page 374, and corrected in Plat Book 9700, Page 710, Section One, Sugar Valley, Register's Office for Davidson County, Tennessee.

And I do further covenant and bind myself, my 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. Whenever used, the singular number shall include the plural, the plural shall include the singular and the use of any gender shall be applicable to all genders.

Witness my hand this 26th day of February, 2004.

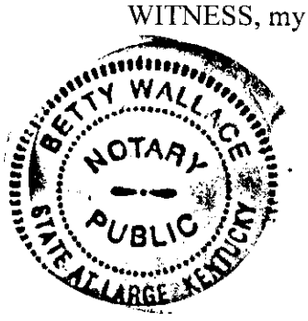
Brian C. Bruce
By: Ernest M. Pitt, Jr.
Attorney-in-fact

BRIAN C. BRUCE
BY: ERNEST M. PITT, JR.
ATTORNEY-IN-FACT
(Limited Power-of-Attorney Recorded
As Instrument 20040301-0022964
Simultaneously Herewith)

STATE OF KENTUCKY
COUNTY OF BOYD

Personally appeared before me, the undersigned Notary Public in and for the aforesaid State and County, **ERNEST M. PITT, JR.**, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be the Attorney In Fact for **BRIAN C. BRUCE**, the within named bargainor, and that he as such Attorney In Fact being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of **BRIAN C. BRUCE** by the said **ERNEST M. PITT, JR.**

WITNESS, my hand and official seal on this the 26th day of February, 2004.



Betty Wallace
NOTARY PUBLIC
My Commission expires: 8-27-07