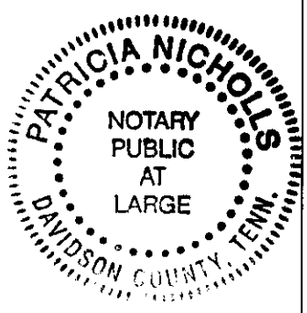
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 137,000.00

Matthew Justin Cloud
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 5th day of March, 2004

Notary Public:

MY COMMISSION EXPIRES: 01/29/05
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TENNESSEE 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Matthew Justin Cloud	SunTrust Mortgage, Inc.	Map 063
1657 Aaronwood Drive	201 4th Avenue North, 7th Floor	Group 16-O-B
Old Hickory, TN 37138	Nashville, TN 37219	Parcel 033

FOR AND IN CONSIDERATION OF the sum of Ten Dollars, cash in hand paid by the hereinafter named GRANTEES, and other good and valuable considerations, the receipt of which is hereby acknowledged, we Michael Cozzo and wife, Julie D. Cozzo hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto Matthew Justin Cloud, married hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson, County, State of Tennessee, described as follows, to wit:

Being Lot No. 124, on the Plan of Hampton Park (formerly Chitwood Downs) of record in Plat Book 6900, Page 405, as amended in Plat Book 6900, Pages 550, 551, and 552, and as corrected by Certificate of Correction of record in Book 7462, Page 445, and Book 8110, Page 401, and by Amendment for Name Change of record in Book 8181, Page 112, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Michael Cozzo and wife, Julie D. Cozzo, by deed from Fox Ridge Homes, Inc. of record in Book 9998, Page 83, said Register's Office.

This conveyance is subject to Restrictive Covenants of record in Book 7351, Page 852; Book 7451, Page 739; Book 8336, Page 393, said Register's Office.

This conveyance is subject to: (1) 2004 taxes which have been prorated and assumed by the Grantees; (2) All matters appearing on the plan of record in Plat Book 6900, Page 405, as amended in Plat Book 6900, Pages 550-552, and corrected in Book 7462, Page 445, and Book 8110, Page 401, and amendment in Book 8181, Page 112, said Register's Office; (3) Easements of record in Book 7489, Page 515; Book 8007, Page 235; Book 8657, Page 179, said Register's Office.

Power of Attorney of record in Instrument 20040308-0026136, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )
This is Improved (X) property, known as 1657 Aaronwood Drive, Old Hickory, TN 37138

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 we do covenant with the said GRANTEES 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 GRANTEES, 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.

Davidson County DEEDWARR
Recvd: 03/08/04 11:56 2pgs
Fees:13.00 Taxes:506.90
20040308-0026137

Witness our hands this 5th day of March, 2004.

Michael Cozzo by Julie Cozzo, his attorney in fact
Michael Cozzo
By: Julie D. Cozzo, Attorney-in-Fact

Julie D. Cozzo
Julie D. Cozzo

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 Julie D. Cozzo, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 5th day of March, 2004.

My Commission Expires: 01/29/05

NOTARY PUBLIC

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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 Julie D. Cozzo, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that she executed the within instrument on behalf of Michael Cozzo, as his Attorney-in-Fact, as the free act and deed of the within named Michael Cozzo.

Witness my hand and official seal at Nashville, Tennessee, this 5th day of March, 2004.

My Commission Expires: 01/29/05

NOTARY PUBLIC

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.