(1)

This instrument prepared by:
THOMAS N. JONES & ASSOCIATES
Attorneys at Law
339 Main Street, Suite 100
Franklin, TN 37064
Attn: Leigh Anne Sailors
File #15493.2004

Davidson County DEEDWARR
Recvd: 03/10/04 15:04 2pgs
Fees:13.00 Taxes:107.30
20040310-0027755

NEW OWNER:
Michael W. O'Neill
Eric Crafton
c/o 1019 Millwood Ave
Ashland City TN
37015

SEND TAX BILL TO:
Same

MAP & PARCEL:
041-10-0-006.00

SPECIAL WARRANTY DEED

For and in consideration of the sum of Ten Dollars, cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, **Centex Home Equity Company, LLC,** hereinafter called the Grantor(s), have bargained and sold and by these presents do transfer and convey unto **Michael W. O'Neill and Eric Crafton**, as tenants in common, hereinafter called the Grantee(s), their heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows, to-wit:

> Lot No. 478, on the Plan of Bellshore Estates, Section B, as shown on plat of record in Plat Book 2331, Page 128, in the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said lot.
>
> Being the same property conveyed to Centex Home Equity Company, LLC by Substitute Trustee's Deed executed by Arnold M. Weiss, Substitute Trustee, dated December 2, 2003 and of record in Instrument Number 20031211-0177541, Register's Office of Davidson County, Tennessee.

SUBJECT TO THE FOLLOWING:

1. 2004 taxes are a lien but are not yet due and payable.
2. Subject to any and all building and zoning regulations of City, County and State.
3. Restrictive Covenants of record in Book 2294, Page 346, said Register's Office.

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 COVENANT with the said Grantee(s) that we are lawfully seized and possessed of said land in fee simple and have a good right to convey it and the same is unencumbered, unless otherwise herein set out;

AND WE 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.

This ( ) unimproved (XX) improved property is known as:

4012 Ridgemont Drive, Nashville, Davidson County, Tennessee 37207

WITNESS OUR HANDS THIS 25th DAY OF FEBRUARY, 2004.

CENTEX HOME EQUITY COMPANY, LLC

BY: Terrell Jones
TITLE: Assistant Vice President

STATE OF Texas
COUNTY OF Dallas

Before me, the undersigned, a Notary Public of the state and county mentioned, personally appeared Terrell Jones, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged himself to be Assistant Vice President of Centex Home Equity Company, LLC, the within named bargainor, a limited liability company, and that he as such Assistant Vice President, executed the foregoing instrument for the purpose therein contained, by signing the name of the limited liability company by himself as Assistant Vice President.

Witness my hand this 25 day of February, 2004

AMI C. JONES
Notary Public, State of Texas
My Commission Expires
February 16, 2007

Notary Public

My Commission Expires:

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $29,000.00.

Affiant

Sworn to and subscribed to me, the undersigned, this 27th day of February, 2004.

Notary Public

NOTARY PUBLIC AT LARGE
WILLIAMSON CO. TENN.

My Commission Expires: 8-12-06