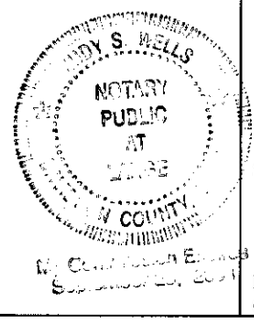
WARRANTY DEED	STATE OF TENNESSEE COUNTY OF WILLIAMSON **THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $295,000.00** Affiant Subscribed and sworn to before me, this 22nd day of March, 2004 Notary Public MY COMMISSION EXPIRES: 9/25/2004 (AFFIX SEAL)



Davidson County DEEDWARR
Recvd: 03/24/04 12:02 2pgs
Fees:13.00 Taxes:1091.50



20040324-0033265

THIS INSTRUMENT WAS PREPARED BY:
Southland Title & Escrow Co., Inc.
7101 Executive Center Drive, Suite 151
Brentwood, TN 37027

ADDERSSS NEW OWNERS AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Matthew Gerald Costarakis, II	Southstar Funding, L.L.C.	160-11-A
(NAME)	(NAME)	(MAP)
5516 Hearthstone Lane	400 Northridge Road Suite 1000	85
(ADDRESS)	(ADDRESS)	(PARCEL)
Brentwood, TN 37027	Atlanta, GA 30350	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

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 consideration, the receipt of which is hereby acknowledged, I/we, John D. Gray and wife, Geraldine S. Gray, hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto Matthew Gerald Costarakis, II , hereinafter called Grantee(s), their heirs and assigns, that certain tract or parcel of land in Davidson County, TENNESSEE, described as follows, to-wit:

LAND in Davidson County, TN, BEING Lot No. 85, on the Plan of Phases II, III and IV, Hemmingwood, of record in Plat Book 6900, pages 7 and 8, as amended in Plat Book 7431, page 211, Register's Office for Davidson County, TN, to which plan reference is hereby made for a complete description thereof.

Being the same property conveyed to John D. Gray and Geraldine S. Gray by deed from Shelley R. Gibson dated December 14, 2001, of record in Instrument No. 20011214-0138646, Register's Office for Davidson County, TN.

This conveyance is subject to the taxes for the current year and subsequent years; any and all easements and/or restrictions of record; and all matters shown on the plan of record; all in the said Register's Office.

This is ( ) unimproved (X) improved property, know as: 5516 Hearthstone Lane, Brentwood, Tennessee 37027

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.

Witness my/our hand(s) this 22nd day of March, 2004.

John D. Gray

Geraldine S. Gray

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Before me, the undersigned authority, a Notary Public within and for the State and County, appeared John D. Gray; Geraldine S. Gray with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who upon their oath(s) acknowledged themselves to be the within named bargainor(s), and that they executed the foregoing instrument of their own free will for the purposes therein set forth.

Witness my hand and official seal at office at Brentwood, Tennessee, on this the 22nd day of March, 2004.

Notary Public

My Commission Expires: 9/25/2004

JUDY S. [illegible]
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires September 25, 2004