State of Tennessee
County of Davidson

The actual consideration or value, whichever is greater, for this transfer is $287,000.00.

Subscribed and sworn to before me, this 7th day of May, 2004.

My Commission Expires:

File No. 29348

GEORGE V. CRAWFORD, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Robert B. Harrington
Affiant

Notary Public

My Commission Expires JULY 21, 2007

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY
First National Financial Title Svs, Inc.
205 Powell Place
Suite 227
Brentwood, TN 37027

Davidson County DEEDWARR
Recvd: 05/10/04 10:14 2pgs
Fees:13.00 Taxes:1061.90
20040510-0052933

ADDRESS OF NEW OWNER:		SEND TAX BILLS TO:	
NAME: Robert B. Harrington Lowry B. Harrington		NAME: Merrill Lynch Credit Corporation	
STREET ADDRESS: 108 Gilman Avenue		STREET ADDRESS: 2001 Bishops Gate Blvd.	
CITY: Nashville	STATE: Tennessee	CITY: Mt. Laurel	STATE: NJ
ZIP CODE: 37205		ZIP CODE: 08054	
MAP & PARCEL NO.: 130-05-0 057.00			

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, Andrew C. Healy and wife, Mary Catherine Healy

Hereinafter called Grantor has, bargained and sold, and by these presents do hereby transfer and convey unto Robert B. Harrington and wife, Lowry B. Harrington

Hereinafter called Grantees, their heirs and assigns, a certain tract or parcel of land, together with all tenements, hereditaments and appurtenances thereto, located in Davidson County, State of Tennessee, more particularly described as follows:

Land in Davidson County, Tennessee, being Lot No. 4, of Block "H" on the Second Revised Plan of Highlands of Belle Meade, No. 2, as of record in Plat Book 1130, Page 71 and 72, Register's Office for Davidson County, Tennessee.

Said Lot No. 4 of Block "H" fronts 98 feet on the Northeasterly margin of Gilman Avenue and extends back 211.11 feet on the Northwesterly line and 210 feet on the Southeasterly line to a broken line in the rear, measuring 89.00 feet thereon.

BEING the same property conveyed to Andrew C. Healy, unmarried by Warranty Deed from Peter C. Pupel and wife, Marcia Kitt Pupel, dated 06/29/2001, recorded 06/29/2001, as Document No. 20010629-0069094, in the Register's Office of Davidson County, Tennessee Records.

This is improved property known as 108 Gilman Avenue, Nashville, TN 37205
To have and to hold the said tract or parcel of land, with all the appurtenance, 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, has a good right to convey it, and the same is unencumbered,

Unless otherwise herein set out; 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 grantees, their heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS my hand this 7th day of May, 2004.

Andrew C. Healy

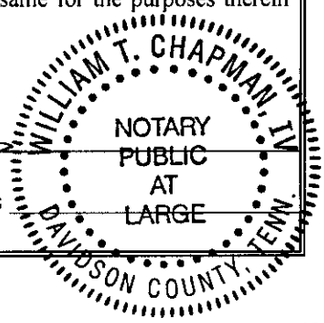
Mary Catherine Healy

State of Tennessee
County of Davidson } ss

On this the 7th day of May, 2004, before me, the undersigned Notary Public, personally appeared **Andrew C. Healy and wife, Mary Catherine Healy**, known to me (or satisfactorily proven) to be the person whose nameis subscribed to the within instrument, and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public
My commission expires



My Commission Expires SEPT. 30, 2006

WARRANTY DEED