WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

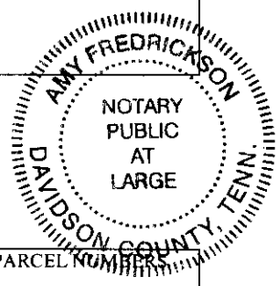
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $147,000.00

Joslyn M. Springer
Affiant

Subscribed and sworn to before me, this 29th day of July, 2004

Notary Public

MY COMMISSION EXPIRES: 7-29-08
(AFFIX SEAL)



Davidson County DEEDWARR
Recvd: 08/06/04 08:24 2pgs
Fees:13.00 Taxes:543.90

20040806-0094681

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
James David Gray	Franklin American Mort...	172-08-O-A
(NAME)	(NAME)	(MAP)
909 Retriever Place	501 Corporate Center Suite 400	063
(ADDRESS)	(ADDRESS)	(PARCEL)
Nashville, TN 37013	Franklin, TN 37013	
(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, Hazel Elaine McCain, unmarried, hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto James David Gray and wife Adrienne Nicole Gray, 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. 63, on the Plan of Section Two-B, Hunters Branch, of record in Plat Book 6900, pages 336 and 337, 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 Hazel Elaine McCain by deed from Edward Willoughby and wife, Julia Willoughby, dated April 21, 2000, of record in Instrument No. 20000425-0040655, 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: 909 Retriever Place, Nashville, Tennessee 37013

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 29th day of July, 2004.

X Hazel Elaine McCain
Hazel Elaine McCain

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

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

Witness my hand and official seal at office at Brentwood, Tennessee, on this the 29th day of July, 2004.

Jennifer S. Dunlap
Notary Public

My Commission Expires: 7/30/05

JENNIFER S. DUNLAP
NOTARY PUBLIC AT LARGE
DAVIDSON CO. TENN.