WARRANTY DEED

G-MM-04-5205

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $128,000.00

8-31-04
Affiant

Subscribed and sworn to before me, this 31st Day Of August, 2004.

Notary Public

MY COMMISSION EXPIRES:
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY TENN.

My Commission Expires MAY 24, 2008

THIS INSTRUMENT WAS PREPARED BY
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michael A. McCoy	Decision One Mortgage	
5205 Byrne Drive	(NAME) 6060 JA Jones Drive, Suite 1000	162-5-9
(ADDRESS) Nashville, Tennessee 37211	(ADDRESS) Charlotte, NC 28287	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we JILL A. BENNETT AND LESLIE C. RIDGEWAY, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto MICHAEL A. MCCOY, UNMARRIED, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Land in Davidson County, Tennessee, being Lot No. 81 on the Plan of Southwood Subdivision of record in Platt Book 2663, Page 125, Registers office for said County, to which reference is hereby made for a more complete description.

Being the same property conveyed to Jill A. Bennett and Leslie C. Ridgeway by Deed date September 1, 2000 and file for record on September 21, 2000 in Instrument No. 20000921-0093833 Register's Office for Davidson County, Tennessee.

Subject to all matters as set forth per Plat Book 2663, Page 125, Register's Office for said County.

Restrictive Convenants of record in Deed Book 2904, Page 51, Book 7127, Page 491, Book 9794, Page 578, Book 9794, Page 580, Book 9794, Page 582, Book 9794, Page 607, Book 9794, Page 612, Book 9794, Page 617, Register's Office of said County.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 5205 Byrne Drive, Nashville, Tennessee 37211
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

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 do covenant with the said GRANTEE(S) 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 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.

Witness my/our hand(s) this 31st day of August, 2004.

Jill A. Bennett

Leslie C. Ridgeway

Davidson County DEEDWARR
Recvd: 09/10/04 08:08 2pgs
Fees:13.00 Taxes:473.60

20040910-0109366

STATE OF Tennessee
COUNTY OF Davidson

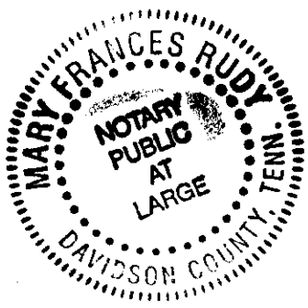
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Jill A. Bennett and Leslie C. Ridgeway, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument for the pruposes therein contained.

Witness my hand and official seal, this the 31st day of August, 2004.

Mary Frances Rudy
Notary Public

My Commission Expires: 7-29-06

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903