FILE BOX 45

WARRANTY DEED

ZANA C. PETTY NOTARY PUBLIC AT LARGE DAVIDSON CO. TENN.

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 220,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 5th day of October, 2004

Notary Public

MY COMMISSION EXPIRES: 1-27-07
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Kelvin James O'Brien	Accredited Home Loans, Inc.	Map 108
4028 Windwood Lane	5500 Interstate North Parkway, Suite	Group 12-O-B
Nashville, TN 37214	300 Atlanta, GA 30328	Parcel 143-CO

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, we

Carlos Cobos and wife, Nilda S. Cobos

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto

Kelvin James O'Brien, married

hereinafter called the GRANTEES, their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows, to wit:

BEING Lot No. 80, on the Plan of Harborview, Phase 1-A, Section 5, of record in Plat Book 7900, Page 485, Register's Office for Davidson, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Carlos Cobos and wife, Nilda S. Cobos, by deed from Frank Batson Homes, Inc., of record in Book 9143, Page 476, said Register's Office, dated November 4, 1993.

This conveyance is subject to Restrictions and By-Laws of record in Book 7471, Page 26; Book 7646, Page 142; Book 7646, Page 147; Book 7646, Page 149; Book 7647, Page 648; Book 7732, Page 749; Book 8263, Page 534; Book 8271, Page 863; Book 8297, Page 380; Book 8634, Page 19; Book 8856, Page 361; Book 9182, Page 786 and Book 7471, Page 62, said Register's Office.

This conveyance is subject to: (1) 2004 taxes which have been prorated and paid by the Grantors; (2) All matters appearing on the plan of record in Plat Book 7900, Page 485, said Register's Office.

Power of Attorney of record in Instrument 20041007.0121195, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 4028 Windwood Lane, Nashville, TN 37214

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 our hands this 5th day of October, 2004.

Carlos Cobos

Nilda S. Cobos by Carlos Cobos, Attorney-in-Fact

Nilda S. Cobos by Carlos Cobos, Attorney-in-Fact

Davidson County DEEDWARR
Recvd: 10/07/04 11:18 2pgs
Fees:13.00 Taxes:814.00

20041007-0121196

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Carlos Cobos, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that they executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 1st day of October, 2004.

My Commission Expires: 1/27/07

Notary Public

ZANA C. PETTY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF Davidson

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, Carlos Cobos, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument on behalf of Nilda S. Cobos as her Attorney in Fact as the free act and deed of the within named Nilda S. Cobos.
Witness my hand and official seal at Nashville, Tennessee the 5th day of October, 2004.

My Commission Expires: 1/27/07

Notary Public

ZANA C. PETTY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.