STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $109,500.00.

Affiant

Sworn to and subscribed before me, the undersigned, a Notary Public this 27th day of October, 2000.

Notary Public

My Commission Expires: GINNY L. KATRICKA NOTARY PUBLIC AT LARGE Comm. exp. 3-18-2004 RUTHERFORD COUNTY, TENNESSEE

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY

Sidwell & Barrett, P.C.
121 First Avenue South
Suite 200
Franklin, TN 37064

Davidson County DEEDWARR
Recvd: 10/23/00 08:48 2pgs
Fees:11.00 Taxes:405.15
20001023-0104470

ADDRESS NEW OWNER(S) AS FOLLOWS:
Theresa L. Underwood
1805 Barnwell Court
Hermitage, Tennessee 37076

SEND TAX BILLS TO:
FRANKLIN AMERICAN MORTGAGE
501 CORPORATE CENTER DRIVE #400
FRANKLIN, TN 37067

MAP-PARCEL NUMBERS:
Map/Parcel: 086-07-0-172.00

For and in consideration of the sum of Ten Dollars ($10.00), cash in hand paid by the Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, **Larry E. Smith and wife, Sharon A. Smith** hereinafter referred to as Grantors, hereby transfers and conveys to **Theresa L. Underwood, unmarried** hereinafter referred to as Grantees, their heirs and assigns a 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. 240 on the Final P.U.D., Plan of Jackson's Retreat, Phase 5-B, Revised of record in Book 6250, page 905, Register's Office for said County, to which plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Larry E. Smith and wife, Susan A. Smith by Warranty Deed from Ronald P. Hunter and wife, Laura M. Estes Hunter of record in Book 10034, page 189 in the Register's Office for Davidson County, Tennessee.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Taxes for the year 2001, and subsequent years, a lien not yet due and payable.

The Plan of record in Book 6250, page 905 in the Register's Office for Davidson County, Tennessee.

HOA Charter of record in Book 5745, page 283 in said Register's Office.

By-Laws of record in Book 5745, page 294 in said Register's Office.

Restrictive Covenants of record in Book 5741, page 360 and in Book 6806, page 256 in the Register's Office for Davidson County, Tennessee.

All other easements and restrictions of record in said Register's Office.

County and/or City taxes for the year 2000 are a lien currently due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the GRANTEES paying their prorata share thereof to GRANTORS who will be responsible for payment of said taxes.

This is improved property known as 1805 Barnwell Court, Hermitage, Tennessee 37076.

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 I do covenant with the said **GRANTEES** that I am 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 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. 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 hand this 27th day of October, 2000.

Larry E. Smith-Susan M. Terry POA
Larry E. Smith by Susan Marie Terry, Atty-in-fact

Sharon A. Smith-Susan M. Terry POA
Sharon A. Smith by Susan Marie Terry, Atty-in-fact

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this 20th day of October, 2000, before me personally appeared Susan Marie Terry, to me known to be the Attorney-in-Fact of Larry E. Smith and Sharon A. Smith and is authorized by Larry E. Smith and Sharon A. Smith to execute the foregoing instrument for the purposes therein contained. Witness my hand and official seal.

Notary Public

K. THOMAS SIDWELL
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENN.

My commission expires: 10/22/01