PREPARED BY (AND RETURN TO):

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W & I Ref: (gj) Title No: 42148
Dav. Co. File: Box 8

Davidson County DEEDWARR
Recvd: 01/31/01 14:29 2pgs
Fees:11.00 Taxes:458.80
20010131-0009524

ADDRESS NEW OWNER:	RESPONSIBLE FOR TAX PAYMENT:
Janna Saladino 212 Cahaba Cove Hermitage, TN 37076	Mortgage Lenders of America, LLC 8400 West 110th Street, Suite 130 Overland Park, Kansas 66210

TAX MAP-PARCEL NUMBERS: 86-8-A-7

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$ 124000.00,** cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **Kimberly B. Smith k/n/a Kimberly B. Smith Geiger, married,** hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Janna Saladino,** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

LAND in Davidson County, Tennessee, being Lot No. 410 on the Plan of Camden Woods Phase II of record in Book 6900, page 735, Register's Office for said County, to which plan reference is hereby made for a more complete description.

BEING the same property conveyed to Kimberly B. Smith, an unmarried person, by deed from Timothy L. Davey and wife, Jayne M. Davey of record in Book 10998, page 322, Register's Office for Davidson County, Tennessee.

Gregory Marion Geiger, spouse of Kimberly B. Smith Geiger, joins in this conveyance for the purpose of transferring and to release any and all martial rights in the described property.

Description Reference: Described according to (or by reference to) the recorded subdivision Plan.

This conveyance is subject to: Taxes for 2001, and subsequent years; The Plan, with Owner's Certificate, of record in Plat Book 6900, Page 735, said Register's Office, which Plan shows minimum setback lines to be determined by Metropolitan Zoning Ordinance and a 10 foot easement for utility and drainage purposes along the rear line(s) and a utility anchor easement located on the southwesterly front corner of said lot; The Declaration of Covenants, Conditions and Restrictions of record in Book 7620, page 561, Book 7657, page 580, Book 7675, page 926, said Register's Office, which sets forth assessments, liens and other matters, to which Declaration reference is hereby made for more particulars

This is improved property, known as: 212 Cahaba Cove, Hermitage, TN 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 Grantee, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised 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.

GRANTOR FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 29th day of January, 2001.

Kimberly B. Smith Geiger — Gregory Marion Geiger

State of Tennessee
County of Davidson

On this 29th day of January, 2001, before me the undersigned authority, personally appeared **Kimberly B. Smith Geiger and Gregory Marion Geiger**, to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAY 30, 2004

Notary Public

State of Tennessee
County of Davidson

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is: $ 124000.00

Affiant

Sworn and subscribed before me on the 29th day of January, 2001

My Commission Expires: PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAY 30, 2004

Notary Public