WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 285,460.00

Byron G. Smith
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 26th DAY OF January 2001

Christopher M. Donovan
Notary Public

MY COMMISSION EXPIRES: 07-28-2001
(AFFIX SEAL)

00CS-1473

THIS INSTRUMENT WAS PREPARED BY
William D. Castleman, Attorney, 1604 Westgate Circle, Suite 3, Brentwood, TN 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Byron A. Smith (NAME)	Zaring Financial Services, LLC (NAME)	MAP 180
7104 Holt Run Drive (ADDRESS)	11300 Cornell Park Dr., Ste. 500 (ADDRESS)	GROUP 03A
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Cincinnati, OH 45242 (CITY) (STATE) (ZIP)	PARCEL 72CO

FOR AND 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, Zaring Homes, Inc., an Ohio Corporation

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Byron A. Smith and wife, Martha C. Smith

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:

Land in Davidson County, Tennessee, Being Lot No. 34 on the Plan of Stone Creek Park Subdivision, Section 2-B, a Planned Unit Development, of record in Plat Book 9700, page 793, Register's Office for Davidson County, Tennessee, to which Plan reference is hereby made for a complete and accurate description of said lot.

Being part of the same property conveyed to Zaring Homes, Inc., a Tennessee Corporation, by deed from Gillespie Land Development, LLC, a Tennessee Limited Liability Company, of record in Instrument Number 200007100068153, Register's Office for Davidson County, Tennessee. Said deed erroneously referred to Zaring Homes, Inc., as a Tennessee Corporation. Zaring Homes, Inc., is an Ohio Corporation.

This conveyance is subject to taxes for the year 2000 and subsequent years and all matters of record including restrictions, declarations, easements, dedications, agreements, memorandums, and assessments, as shown of record in Register's Office for Davidson County, Tennessee.

Davidson County DEEDWARR
Recvd: 02/01/01 08:26 2pgs
Fees:11.00 Taxes:1056.20
20010201-0009680

unimproved ( )
This is improved (X) property, known as 7104 Holt Run Drive, Nashville, TN 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 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 hand this 26th day of January 2001

Zaring Homes, Inc., an Ohio Corporation
By:
Michael A. Zakrzewski, Asst. Secretary

DCTN01WC

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that _____ executed the within instrument for the purposes therein contained. Witness my hand and official seal at _____, Tennessee, this _____ day of _____, _____.

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Michael A. Zakrsewski and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Asst. Secretary and _____ respectively of the Zaring Homes, Inc. the within named bargainor, and corporation, and that he as such Asst. Secretary and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Michael A. Zakrsewski as such Asst. Secretary, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Brentwood, TN 37027 on this the 26th day of January, 2001.

My commission expires July 28, 2001

Christopher M. Donovan
Notary Public