After Recording Return To:
TransContinental Title Company
2630 Elm Hill Pike, Suite 100
Nashville, TN 37214
Deal No. 3393

Davidson County DEEDWARR
Recvd: 01/16/02 14:07 2pgs
Fees:13.00 Taxes:703.19
20020116-0006657

ASSUMPTION DEED

This instrument, made and entered into on this the 10 day of January, 2002, by and between TODD MONTGOMERY and REBECCA MONTGOMERY, husband and wife, Parties of the First Part, and DANNY GUY, a single man, Parties of the Second Part.

(Whenever used, the singular name shall include the plural, the plural, the plural the singular, and the use of any gender shall be applicable to all genders.)

WITNESSETH: That for and in consideration of the sum of One Hundred Ninety Thousand Fifty-two and 32/100 Dollars ($190,052.32) and for other good and valuable considerations, the Parties of the First Part have this day bargained and sold, and by these presents, do hereby sell, transfer and convey unto the said Party of the Second Part, his successors and assigns, who does hereby agree to the full assumption of that certain mortgage given to Todd Montgomery and Rebecca Montgomery, husband and wife, by America's Wholesale Lender, in the principal amount stated to be $189,052.32, said assumption is full, complete of said mortgage now and forever being in the name of Danny Guy for the following described real estate located in Davidson County, Tennessee, to wit:

LAND IN DAVIDSON COUNTY, TENNESSEE BEING LOT NO. 66 ON THE PLAN OF SECTION TWO, INDIAN CREEK ESTATES, OLD HICKORY BLVD., OF RECORD IN BOOK 9700, PAGES 558 AND 559, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR AMORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO TODD MONTGOMERY AND REBECCA MONTGOMERY, HUSBAND AND WIFE, BY WARRANTY DEED FROM RIDGE HOMES, INC., DATED 04/10/2000 AND RECORDED 04/20/2000 IN INSTRUMENT NO. 2000042039796, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

TAX PARCEL ID#
181-03-A066

Property Address: 6104 Tuckaleechee Lane, Antioch, TN 37013

SUBJECT TO: That certain Deed of Trust from Todd Montgomery to Arnold M. Weiss, Trustee(s) for Countrywide Home Loans, Inc., Dated 06/04/2001, recorded 06/08/2001, in instrument number 2001060860731, in the amount of $190,024.00 now by this Assumption Deed being assumed by Danny Guy who does hereby agree to the full assumption of that certain mortgage given to Todd Montgomery and Rebecca Montgomery, husband and wife, by America's Wholesale Lender, in the principal amount stated to be $189,052.32, said assumption is full, complete of said mortgage now and forever being in the name of Danny Guy.

TO HAVE AND TO HOLD unto the said Party of the Second Part, his successors and assigns, in fee simple forever.

And the said Parties of the First Part covenants with the Party of the Second Part, their successors and assigns, that they are lawfully seized and possessed of the premises above conveyed, and have a good and lawful right to sell and convey the same; that said premises is free from all encumbrance, and that they, the Parties of the First Part, will forever warrant and

defend said premises and the title thereto against the lawful claims and demands of all persons whomsoever.

IN WITNESS WHEREOF, the Parties of the First Part have hereunto set their hand and seal on this the day and date first above written.

TODD MONTGOMERY

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned authority, a Notary Public, in and for said State and County, the within named bargainor, TODD MONTGOMERY, with whom I am personally acquainted, (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged that he executed the within instrument as his free act and deed for the purposes therein contained.

Witness my hand and official seal at office in the State and County aforesaid on this the 10 day of January, 2002.

JAMI M. CRAWLEY NOTARY PUBLIC AT LARGE WILSON COUNTY, TENN.

MY COMMISSION EXPIRES JUNE 18, 2002

Notary Public
My Commission Expires:

Rebecca Montgomery
REBECCA MONTGOMERY

STATE OF Tennessee
COUNTY OF Davidson

Personally appeared before me, the undersigned authority, a Notary Public, in and for said State and County, the within named bargainor, REBECCA MONTGOMERY, with whom I am personally acquainted, (or whose identity was proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within instrument as her free act and deed for the purposes therein contained.

Witness my hand and official seal at office in the State and County aforesaid on this the 10 day of January, 2002.

JAMI M. CRAWLEY NOTARY PUBLIC AT LARGE WILSON COUNTY, TENN.

MY COMMISSION EXPIRES JUNE 18, 2002

Notary Public

We hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater, is $ 190,052.32 which amount is equal to or greater than the amount which the property or interest in property transferred would command at a fair and voluntary sale.

Angie Watson
Affiant

Subscribed and sworn to before me this the 10 day of January, 2002.

JAMI M. CRAWLEY NOTARY PUBLIC AT LARGE WILSON COUNTY, TENN.

MY COMMISSION EXPIRES JUNE 18, 2002

Notary Public
My commission expires:

Name and Address of Property Owner:
Danny Guy
6164 Tuckaleechee Lane
Antioch, TN 37013

THIS INSTRUMENT PREPARED BY:
William E Curphey & Associates
Young & Perl, PLC
One Commerce Square, Suite 2380
Memphis, Tennessee 38103

Name and Address of the Person or Entity Responsible for the Payment of the Real Property Tax:
Danny Guy
6164 Tuckaleechee Lane
Antioch, TN 37013

No title search was preformed on the subject property. The preparer of this deed makes no representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantor/Grantee and /or their agents, no boundary survey was made at the time of this conveyance.