FILE BOX 34

Davidson County DEEDWARR
Recvd: 04/02/02 15:19 2pgs
Fees:13.00 Taxes:382.11

20020402-0040015

State of Tennessee
County of Williamson
The actual consideration or value whichever is greater is $103,272.00.

Subsribed and sworn before me this the 28th day of March, 2002.

NOTARY PUCLIC AT LARGE WILLIAMSON COUNTY TN

Affiant

Notary Public

My Commission Seal

MY COMMISSION EXPIRES JAN. 29, 2006

WARRANTY DEED

This instrument prepared by:

SOUTHEAST TITLE of Tennessee, Inc. Y023706

7000 Executive Center Drive, Suite 100, Brentwood, Tennessee 37027

Address of new owner:
Tiffany D. Smith
1005 Saddlestone Drive
Hermitage, TN 37076

Send tax bills to:
VOLUNTEER TRUST MORTGAGE CORPO
301 SOUTH PERIMETER PA
NASHVILLE, TN 37211

Map 86-12 Parcel 94

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

Universal Builders L.L.C.

HEREINAFTER CALLED THE GRANTOR(S), HAVE THIS DAY BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

Tiffany D. Smith

HEREINAFTER CALLED THE GRANTEE(S), THEIR SUCCESSORS AND ASSIGNS, A CERTAIN PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN Davidson COUNTY, TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot Number 1 on the Plan of Final Plat Rockwood Estates, of record in Instrument Number 20001013-0102078, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being part of the property conveyed to Universal Builders, LLC., of record in Book 10930, page 519, Register's Office for said County.

THIS IS IMPROVED PROPERTY KNOWN AS 1005 Saddlestone Drive, Hermitage, TN 37076

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, estate, title and interest thereto belonging to the said GRANTEES, their successors, heirs or assigns, forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have 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 successors, heir and assigns against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural and singular, and use of any gender sahll be applicable to all genders.

Subsribed and sworn before me this the 28th day of March, 2002.

Universal Builders L.L.C.

BY

BRENT A. CAMPBELL
SETTLEMENT OFFICER

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

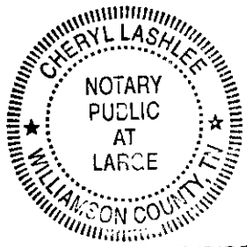
Personally appeared before me, the undersigned, a Notary Public in and for said State and County aforesaid, Brent A. Campbell, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and that he/she executed the within instrument on behalf of Universal Builders, LLC, for the purposes therein contained and who further acknowledged that he/she is the Settlement Officer of the maker, or a constituent of the maker and is authorized by the maker to execute this instrument of behalf of the maker.

Witness my hand and official seal, this 28th day of March, 2002.

My Commission Expires:

_____

Cheryl Lashlee
Notary Public



MY COMMISSION EXPIRES
JAN. 20, 2003