STATE OF TENNESSEE
COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $105,000.

Mandy Baird
Affiant

Sworn to and subscribed before me, the undersigned, a Notary Public this 15th day of May, 2002.

J. TRENT LEHMAN NOTARY PUBLIC AT LARGE WILLIAMSON CO., TENN.

Notary Public

My Commission Expires: 12/11/05

WARRANTY DEED

THIS INSTRUMENT WAS PREPARED BY

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

Davidson County DEEDWARR
Recvd: 05/23/02 10:21 2pgs
Fees:13.00 Taxes:388.50
20020523-0062842

ADDRESS NEW OWNER(S) AS FOLLOWS:
Bradley E. Smith and Gretchen B. Smith
1425 Bell Trace Drive
Antioch, Tennessee 37013

SEND TAX BILLS TO:
SAME/OWNER

MAP-PARCEL NUMBERS:
162-160-E-048.00 CO

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, **Dennis L. Farner, a married man** * hereinafter referred to as Grantors, hereby transfers and conveys to **Bradley E. Smith and wife, Gretchen B. Smith** 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. 17 on the Resubdivision of Lots 16 and 17 of Bell Crest, Section Two, a Planned Unit Development, of record in Book 8250, Page 645, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being the same property conveyed to Dennis L. Farner, an unmarried person, by deed from MCR Development Corporation, of record in Book 10552, Page 907, Register's Office for Davidson County, Tennessee. Dennis L. Farner is now married to Dawn Farner.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

Taxes for the year 2002, and subsequent years, a lien not yet due and payable.

The Plan of record in Plat Book 8250, Page 645, Register's Office for Davidson County, Tennessee.

Restrictive covenants contained in an instrument of record in Book 9408, Page 320, Book 9613, Page 20, and Book 9892, Page 927, Register's Office for Davidson County, Tennessee.

HOA Charter of record in Book 9421, Page 454, Register's Office for Davidson County, Tennessee.

By-Laws of record in Book 9408, Page 334, said Register's Office.

Any and all visible easements lying on or across the property.

Rights or claims of parties in possession not shown by the public records.

Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises.

County and/or City taxes for the year 2002, a lien not yet due and payable. Said taxes have been prorated between the parties as of the date of this instrument, with the GRANTORS paying their prorata share thereof to GRANTEES who will be responsible for payment of said taxes.

This is improved property known as 1425 Bell Trace Drive, Antioch, Tennessee 37013.

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 15th day of May, 2002.

Dennis L. Farner

Dawn Farner

*Dawn Farner, wife, of Dennis L. Farner joins in this instrument to convey any and all marital interest she has in said property.

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Dennis L. Farner, and wife, Dawn Farner, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged they executed the forgoing instrument for the purposes therein contained.

Witness my hand and official seal this 15th day of May, 2002.

Notary Public

My Commission Expires: 11-22-05

DONALD R. BARNETT
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TENNESSEE

05243-BP