Davidson County DEEDWARR
Recvd: 07/29/02 11:34 3pgs
Fees:18.00 Taxes:588.30
20020729-0090486

THIS INSTRUMENT PREPARED BY:
BEADLES, NEWMAN AND LAWLER
3500 HULEN
FORT WORTH, TX 76107

WARRANTY DEED

THIS INDENTURE, made this 26th day of July 2002, _____ between **PRUDENTIAL RESIDENTIAL SERVICES, LIMITED PARTNERSHIP, A DELAWARE LIMITED PARTNERSHIP** of WESTCHESTER County, NEW YORK, First Parties, and

SEUNG HEE CHANG and wife, DEOK HWAN CHANG
of Davidson County, Tennessee, Second Parties,

WITNESSETH: that said First Parties, for and in consideration of the sum of ONE DOLLAR ($1.00) and other good and valuable consideration to us in hand paid by Second Parties, the receipt of which is hereby acknowledged,

have granted, bargained, sold and conveyed, and do hereby grant, bargain, sell and convey unto the said Second Parties the following described premises, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

BEING THE SAME PROPERTY CONVEYED TO Prudential Residential Services, Limited Partnership* ~~MARIA R. SMITH, UNMARRIED~~, BY WARRANTY DEED OF RECORD IN INSTRUMENT NO. ~~20000515000A8838~~ **/SAID REGISTER'S OFFICE, Davidson County, Tennessee

*A Delaware Limited Partnership **Instr #20020729-0090485

This conveyance is expressly made subject to any and all restrictions, reservations and conditions contained in former deeds and binding on said property.

with the hereditaments and appurtenances thereto appertaining, hereby releasing all claims to homestead and dower therein. TO HAVE AND TO HOLD THE said premises to the said Second Parties, their heirs and assigns forever.

And said First Parties, for themselves and for their heirs, executors and administrators do hereby covenant with said Parties, their heirs, and assigns, that they are lawfully seized in fee simple of the premises above conveyed and have full power, authority and right to convey the same, and that said premises are free from all encumbrances except

2002 PROPERTY TAXES WHICH ARE A LIEN, NOT YET DUE AND PAYABLE WHICH ARE PRORATED BETWEEN THE PARTIES HEREIN

and that they will forever warrant and defend the said premises and the title thereto against the lawful claims of all person whomsoever.

Whenever in this instrument a pronoun is used it shall be construed to represent either singular or plural, as the case may demand.

IN WITNESS WHEREOF, the said First Parties hereunder set their hands and seals the day and year first above written.

PRUDENTIAL RESIDENTIAL SERVICES, LIMITED PARTNERSHIP, A DELAWARE LIMITED PARTNERSHIP

By: PRUDENTIAL HOMES CORPORATION, ITS GENERAL PARTNER

By: Teresa K Chalmers

Name: Teresa K Chalmers

Title: Asst Sec

STATE OF TEXAS
COUNTY OF BEXAR

Before me, Nelida DeLaRosa of the state and county aforementioned, personally appeared Teresa K Chalmers, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person executed the within instrument for the purposes therein contained, and who further acknowledged that such person is a duly authorized officer of the general partner of the maker or a constituent of the maker and is authorized by the maker or by its constituent, the constituent being authorized by the maker, to execute this instrument on behalf of the maker.

Witness my hand, at office, this 24th day of July, 2002.

NELIDA DELAROSA
MY COMMISSION EXPIRES
July 6, 2006

Notary Public
Printed Name Nelida DeLaRosa

My commission expires 7/6/06

PROPERTY OWNER:
Deok Hwan Chang and Seung Hee Chang
2125 Forge Ridge Circle
Nashville, TN 37217

RESPONSIBLE TAXPAYER:
MIT Lending
33 Maiden Lane 6th Floor
New York, NY 10038

CLT# 135 060 A007.00 CO

STATE OF Tennessee, Davidson COUNTY

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $ 159,000.00.

(AFFIANT)

Subscribed and sworn to before me, this 26th day of July, 2002.

Notary Public
Printed Name Rebecca R. Waynick

My commission expires _____

REBECCA R. WAYNICK
NOTARY PUBLIC AT LARGE
WILSON CO., TENN.
My Commission Expires September 13, 2003

STATE OF _____, _____ COUNTY

I hereby swear or affirm that the actual consideration or true value of this transfer, whichever is greater is $_____.

(AFFIANT)

Subscribed and sworn to before me, this _____ day of _____, _____.

Notary Public
Printed Name_____

My commission expires _____

EXHIBIT "A"

LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT NO. 7 ON THE PLAN OF RESUBDIVISION OF LOT 1, FORGE RIDGE, OF RECORD IN PLAT BOOK 9700, PAGES 295 AND 296, AS CORRECTED IN BOOK 10316, PAGE 880, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE, TO WHICH PLAN REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE LEGAL DESCRIPTION.