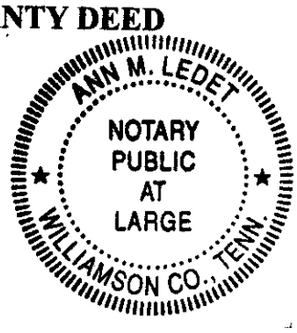
WARRANTY DEED



Davidson County DEEDWARR
Recvd: 12/30/02 09:58 2pgs
Fees:13.00 Taxes:954.14



20021230-0161660

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 257,875.00

Jennifer D Dunlap
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 27th DAY OF DECEMBER, 2002

Ann M. Ledet
Notary Public

MY COMMISSION EXPIRES: 7/25/2005
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Southland Title & Escrow Co., 7101 Executive Center Drive #151, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Vianney E. Villaruz (NAME)	Countrywide Home Loans, Inc. (NAME)	172-9-A 55.00CO
6533 Banbury Crossing (ADDRESS)	718 Thompson Lane, Suite 114 (ADDRESS)	
Brentwood, TN 37027 (CITY) (STATE) (ZIP)	Nashville, TN 37204 (CITY) (STATE) (ZIP)	

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, The Jones Company Custom Homes of Tennessee, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Vianney E. Villaruz and wife, Regina T. Villaruz

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, TN, BEING Lot No. 55 on the Plan of Resubdivision of Lots 54 through 57, Section Two, Banbury Crossing, of record in Plat Book 9700, page 962, Register's Office for Davidson County, TN, to which plan reference is hereby made for a complete description thereof.

Being the same property conveyed to The Jones Company Custom Homes of Tennessee, Inc., by Quitclaim Deed from Jones Land Company, LLC, of record at Instrument No. 20020821-0100988, Register's Office for Davidson County, TN.

This conveyance is subject to the following: Taxes for the year 2002 have been prorated and payment thereof is expressly assumed by the herein Grantee; Restrictions of record in Book 4148, pages 75, 196, 247, 254, 264 and 292, Book 4741, page 261 and Book 4693, page 691; Declaration of Covenants, Conditions and Restrictions of record in Book 10369, page 48, as amended in Book 10962, page 516 and Book 11218, page 180; By-Laws of record at Instrument No. 20020610-0070239; Plan of record in Plat Book 9700, page 962; all in the Register's Office for Davidson County, TN.

unimproved ( )
This is improved (X) property, known as 6533 Banbury Crossing, Brentwood, TN 37027
(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 27TH day of DECEMBER 2002

The Jones Company Custom Homes of Tennessee, Inc.
By:

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 WILLIAMSON

Before me, _____the undersigned_____, a Notary Public within and for the State and County aforesaid, personally appeared Richard M. Chapman and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the President and _____ respectively of the The Jones Company Custom Homes of Tennessee, Inc. the within named bargainor, and corporation, and that he as such President 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 Richard M. Chapman as such President, and attesting the same by the said Richard M. Chapman as such President.

Witness my hand and official seal at office at Brentwood, Tennessee on this the 27th day of December, 2002.

My commission expires 7/25/2005

_____
Notary Public

ANN MARGARET
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TENN.