WARRANTY DEED

Return to:
CASTLEMAN TITLE & ESCROW, INC.
116 Glancy Street, Suite 112
Goodlettsville, TN 37072

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 254,431.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th DAY OF December, 2002

NOTARY PUBLIC AT LARGE
Bertie Jo Whitaker
My Commission Expires October 25, 2003
STATE OF TENNESSEE

Notary Public

MY COMMISSION EXPIRES: 10-25-03
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

AmTitle & Escrow, LLC, 515 Rivergate Parkway, Suite 111, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Philip E. Smith (NAME)	New South Federal Savings Bank (NAME)	MAP 042-11
606 Ronnie Road (ADDRESS)	210 Automation Way (ADDRESS)	PARCEL 059.01
Madison, TN 37115 (CITY) (STATE) (ZIP)	Birmingham, Alabama 35283-0180 (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, Carter A. Howard and wife, Pamela C. Howard

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Philip E. Smith and wife, Pamela S. Smith

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 the 11th Civil District of Davidson County, Tennessee, described according to a survey by Harvey Gee dated March 22, 1962, as follows:

Beginning in the east margin of Ronnie Road as shown on the Plan of Haven Acres, Section I, of record in Book 2331, page 89, Register's Office for Davidson County, Tennessee; said point being North 3 degrees 30' East 180.38 feet from a concrete monument at the beginning of a curve leading into Diana Drive; thence with said Road, North 3 degrees 30' East 192 feet to an iron pin; thence leaving said Road, South 86 degrees 30' East 230 feet to an iron pin; thence South 13 degrees 50' West 195.16 feet to an iron pin that is 205.38 feet north of the north margin of Diana Drive, extended; thence North 86 degrees 30' West 195 feet to the beginning.

BEING the same property conveyed to Carter A. Howard and wife, Pamela C. Howard by Warranty Deed from Howard Backman and wife, Kate Bush Bachman of record in Book 6060, page 5, Register's Office for Davidson County, TN.

This conveyance is subject to taxes for the year 2003, and subsequent years, easements and restrictive covenants of record.

Davidson County DEEDWARR
Recvd: 12/30/02 13:21 2pgs
Fees:13.00 Taxes:941.39
20021230-0161876

unimproved ( )
This is improved (X) property, known as 606 Ronnie Road, Madison, TN 37115
(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 our hand S this 20th day of December, 2002

Carter A. Howard

Pamela C. Howard

Pamela C. Howard

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Carter A. Howard and wife, Pamela C. Howard

the bargainor, Is with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at Goodlettsville, Tennessee, this 20th day of December, 2002.

Commission expires 10-25-03

Mary Bluebright
Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ 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 _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____, _____.

My commission expires _____

_____
Notary Public