This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

Record & Return To:
Watauga Title Company
155 Franklin Road, Suite 120
Brentwood, TN 37027

ADDRESS NEW OWNER:
VIJAY P. RAMCHARAN
1212 Pineview Lane
Nashville, Tennessee 37211

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
First Horizon Home Loans d/b/a First Tennessee Home Loans
P. O. Box 146
Memphis, TN 38101

MAP	**172-3**
GROUP	**A**
PARCEL	**39.00**

Davidson County DEEDWARR
Recvd: 01/14/03 08:24 2pgs
Fees:13.00 Taxes:444.00
20030114-0005512

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Vijay P. Ramcharan and wife, Vidantee Ramcharan and Reya Siewnarine, unmarried** hereinafter called the "GRANTORS", have bargained and sold, and by these presents, do transfer and convey unto **Vijay P. Ramcharan, married**, 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, Tennessee, being Lot No. 39, on the Plan of Woodlands, Phase I, Section I, of record in Plat Book 6900, page 498-499, Register's Office, Davidson County, Tennessee, to which reference is hereby made for am ore complete description.

Being the same property conveyed to Vijay P. Ramcharan and wife, Vidantee Ramcharan and Reya Siewnarine, unmarried by deed from The Chase Manhattan Mortgage of record in Inst. No. 20010618-0064031, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2003 and subsequent years.

This is improved property known as 1212 Pineview Lane, Nashville, Tennessee 37211.

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, GRANTORS do covenant with the said "GRANTEES" that they 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, "GRANTORS", do further covenant and bind themselves, their heirs and assigns, to warrant and forever defend the title to the said land to the said "GRANTEES", and their heirs and assigns, against the lawful claims of all persons whomsoever. Whereever 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 hands this the 30th day of December, 2002.

Vijay P. Ramcharan

Vidantee Ramcharan

Reya Siewnarine

Kasso Siewnarine

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Vijay P. Ramcharan and wife, Vidantee Ramcharan and Reya Siewnarine, and spouse Kasso Siewnarine**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 30th day of December, 2002.

Robert M. Loffi
NOTARY PUBLIC

My Commission Expires: 9/25/2004

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $120,000.00.

AFFIANT

Subscribed and sworn to before me on this 30th day of December, 2002.

Robert M. Loffi
NOTARY PUBLIC

My Commission Expires: 9/25/2004