BOX #14A
G#15665-2

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 80,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 29th DAY OF January, 2003

Notary Public

MY COMMISSION EXPIRES: 4/16/05
(AFFIX SEAL)

JOHN T. COOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY TN

THIS INSTRUMENT WAS PREPARED BY
JOHN T. COOK, P.C., 2927 BERRY HILL DRIVE, NASHVILLE, TN 37204

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO: MORTGAGEE:	MAP-PARCEL NUMBERS
Dezzarria D. Smith (NAME)	RBC MORTGAGE COMPANY (NAME)	MAP 150-03-0
3106 Justin Towne Court (ADDRESS)	P. O. Box 948 (ADDRESS)	PARCEL 117.00
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Rocky Mount, NC 27802 (CITY) (STATE) (ZIP)	[FB #02DX-034951]

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, Stacy A. Brumley, an unmarried person, and Charles M. Owens, an unmarried person, joint tenants

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Dezzarria D. Smith, an unmarried person

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. 30-A on the Zone Lot Division of Lots 6, 7, and 30 on the Plan of Justin Towne, Section 2, as of record in Book 5200, Page 618, amending Book 5200, Page 459, 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 Stacy A. Brumley and Charles M. Owens, joint tenants, by Deed from Mel Martinez, Secretary of Housing and Urban Development, of Washington, D.C., of record in Instrument No. 20011016-0112453, Register's Office for Davidson County, Tennessee.

THIS conveyance is subject to restrictive covenants of record in Book 6145, Page 436, and in (Plat) Book 5200, Page 618, said Register's Office; easements and setback lines as set forth on the above plan of record; and taxes for the current year which have been prorated and assumed by the Grantee herein.

This is unimproved ( ) improved (X) property, known as 3106 Justin Towne Court, Antioch, TN 37013
(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 29th day of January, 2003

Stacy A. Brumley
Stacy A. Brumley

Charles M. Owens

Davidson County DEEDWARR
Recvd: 01/31/03 10:59 2pgs
Fees:13.00 Taxes:296.00

20030131-0013562

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 Stacy A. Brumley, an unmarried person, and Charles M. Owens, an unmarried person, joint tenants

the bargainor S, 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 NASHVILLE, Tennessee, this 29th day of January, 2003.

Commission expires 4/12/05

Notary Public

JOHN T. COOK NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

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, a _____, 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 _____, 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