Prepared by:
Realty Title & Escrow Company, Inc.
P. O. Box 1369
Brentwood, TN 37024

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration or value, whichever is greater, for this transfer is $160,000.00

David Ladd
Affiant

Subscribed and sworn to before me, this 31st day of January, 2003.

Notary Public
My commission expires:

Davidson County DEEDWARR
Recvd: 02/04/03 10:44 2pgs
Fees:13.00 Taxes:592.00
20030204-0015070

Address of New Owner:	Send Tax Bills to:	Tax Information
David Ladd	COUNTRYWIDE HOME LOANS	141-07-0-B-188CO
913 Spring Lake Court	P. O. Box 10212	
Nashville TN 37221	Van Nuys, CA 91410	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Calvin K. Smith and wife, Diana D. Smith, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to David Ladd and Julie Wilbanks, tenants in common with rights of survivorship, hereinafter called the Grantees, their successors 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. 195 on the Plan of Somerset Farms, Section 4, Phase 4, a Planned Unit Development, of record in Book 9700, Page 658, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Calvin K. Smith and wife, Diana D. Smith by deed from Somerset Farms, a Tennessee Joint Venture, of record in Book 11461, Page 775, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 913 Spring Lake Court, Nashville, TN 37221

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 31th day of January, 2003.

Calvin K. Smith

Diana D. Smith

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Calvin K. Smith and Diana D. Smith, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Nashville, TN, this 31th day of January, 2003.

Notary Public

My Commission expires 03/14/05