WARRANTY DEED

Davidson County DEEDWARR
Recvd: 04/04/03 11:29 2pgs
Fees:13.00 Taxes:477.30

20030404-0044753

PATRICIA NICHOLLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 129,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
28th DAY OF March 20 03

Notary Public

MY COMMISSION EXPIRES: 7/15/06
(AFFIX SEAL)

W. AARON FORTNER NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TENN.

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Ryan O. Hayes (NAME)	Franklin American Mortgage Co. (NAME)	MAP #75-7
912 Cointreau Drive (ADDRESS)	501 Corporate Center, Suite 400 (ADDRESS)	PARCEL #152
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Franklin, TN 37067 (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, First Choice Investments, Inc. a/k/a First Choice Investments

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Ryan O. Hayes

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:

BEING Lot No. 177, on the Plan of Section 3, Highlands of Tulip Grove, of record in Plat Book 4675, Page 140, and corrected in Book 5307, Pages 785 and 786, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to First Choice Investments by deed from Mel Martinez, Secretary of Housing and Urban Development, of Washington, D.C., of record in Instrument 20020724-0088800, Register's Office for said County.

This conveyance is subject to Restrictive Covenants of record in Book 4793, Page 157; Book 4849, Page 767; Book 5020, Page 58; and Book 5028, Page 357, Register's Office for said County.

This conveyance is made subject to: (1) 2003 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 4675, Page 140, and corrected in Book 5307, Pages 785 and 786, said Register's Office.

unimproved ( )
This is improved (X) property, known as 912 Cointreau Drive, Hermitage, TN 37076
(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 28th day of March, 20 03

First Choice Investments, Inc. a/k/a First Choice Investments
By: Pres.
Anthony Schumann, President

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 _____ 20_____ .

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Anthony Schumann and _____ with whom I am personally acquainted(or proved to me on the basis of satisfactory evidence) and who upon his oath(s) acknowledged himself to be the President and _____ respectively of the First Choice Investments, 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 Anthony Schumann as such President, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Nashville, TN on this the 28th day of March 20 05.

My commission expires 1/29/05

Patricia Nicholls
Notary Public

PATRICIA NICHOLLS
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.