File Box 8

Davidson County DEEDWARR
Recvd: 05/20/03 15:08 2pgs
Fees:13.00 Taxes:525.40

20030520-0068841

Prepared by:
Amy Cross Nance
Attorney at Law
1600 Westgate Circle Suite 125
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $142,000.00

Affiant

Subscribed and sworn to before me, this 16th day of May 2003.

Notary Public
My commission expires: 04/21/07

Address of New Owner:	Send Tax Bills to:	Tax Information
George L. Smith	Homecomings Financial Network, Inc	93-10-0-A/411
411 2nd Ave. South	6525 Morrison Blvd. Suite 102	
Nashville TN 37201	Charlotte, NC 28211	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Kevin B. Doak and wife Cynthia L Denton Doak hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to George L. Smith an unmarried person hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Unit No. 411 in Howell park, a Condominium, a Horizontal Property Regime as shown in a plan recorded in Bok 6250 page 868 Register's Office for Davidson County, Tennessee and described in a Master Deed recorded in Book 6816 page 411 Register's Office for Davidson County, Tennessee to which plan reference is hereby made. The easements, restrictive covenants, conditions, and regulations imposed upon and relating to the apartments, contained in the Master Deed and By-Laws appended thereto, recorded in Book 6816 page 411 Register's Office for Davidson County, Tennessee are incorporated in this deed by reference and made a part hereof the same as though copied herein.

Being the same property conveyed to Kevin B. Doak and Cynthia L. Denton (also known as Cynthia L. Denton Doak) by deed from Haury and Smith Contractors, Inc. of record in Book 7317 page 694 Register's Office for Davidson County, Tennessee

This conveyance is made subject to the following: 1) 2003 taxes a lien which are not yet due and payable. 2) No insurance is provided as the number of acres 3) Covenants, conditions, restrictions, reservation, easements liens for assessments options power of attorney and limitations on title created by the Tennessee "Horizontal Property Act" and as set forth in the Master Deed recorded in Book 6816 page 411 and amended in Book 11429 page 947.Register's Office for Davidson County, Tennessee the premises herein is a condominium apartment established pursuant to the provisions of the Tennessee Code Annotated, and is subject of the provisions and requirements thereof; also subject to easements, rights, and interest in favor of other unit owners and all sewer, water, electrical, telephone and other utility easements now or hereafter established over, through or upon the land embracing the regime and building thereon; and also including without limitations all conditions covenants, restrictions, reservations, options, burdens, assessments, and other undertakings contained in the master "Deed " establishing a horizontal property regime of Howell Park and recorded in Book 6816 page 411 and amended in Book 11429 page 947 Register's Office for said county. 4) Charter of Howell

Park Homeowner's association of record in Instrument No. 200005080046074

This property is improved property known as 411 2nd Ave. South, Nashville, Tennessee 37201.

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 ____ day of May, 2003.

Kevin B. Doak

Cynthia L Denton Doak

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Kevin B. Doak and Cynthia L Denton Doak, 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 Brentwood, Tennessee, this 16th day of May, 2003.

Notary Public

My Commission expires: 04/21/07

AMY CROSS NANCE
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TENN.

FILE NO: 03849