Prepared by:
Realty Title & Escrow Company, Inc.
808 N. Mt. Juliet Road
Mt. Juliet, TN 37122

STATE OF TENNESSEE
COUNTY OF WILSON
The actual consideration or value, whichever is greater, for this transfer is $196,000.00

Affiant

Subscribed and sworn to before me, this 15th day of May, 2003.

Notary Public
My commission expires: 11/27/06

Davidson County DEEDWARR
Recvd: 05/28/03 10:52 2pgs
Fees:13.00 Taxes:725.20
20030528-0071748

RODBIN TEASLEY NOTARY PUBLIC AT LARGE TENN.

Address of New Owner:	Send Tax Bills to:	Tax Information
Michelle D. Smith	Columbia National, Inc	086-04-0-A-036.00
205 Oak Hollow Circle	216 Centerview Dr.	
Hermitage TN 37076	Suite 102 Brentwood, TN 37027	

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, Steven C. Argo and wife, Terri L. Argo, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Michelle D. Smith, 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. 13 on the Plan of Oakcrest, Phase 1B, of record in Plat Book 6900, page 385, said Register's Office, to which plat reference is hereby made for a more complete description.
>
> Being the same property conveyed to Steven C. Argo and wife, Terri L. Argo and Bobby F. Garrison, married, by deed from Mike Hudnall and wife, Jill Hudnall, of record in Book 11690, page 405, and being further conveyed to Steven C. Argo and wife, Terri L. Argo by Quitclaim Deed from Bobby F. Garrison and wife, Barbara H. Garrison, of record in Book 11763, page 420, 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 205 Oak Hollow Circle, Hermitage, TN 37076

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 15th day of May, 2003.

Steven C. Argo

Terri L. Argo

STATE OF TENNESSEE
COUNTY OF WILSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Steven C. Argo and Terri L. Argo, with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purposes therein contained

Witness my hand in Mt. Juliet, TN, this 15th day of May, 2003.

Notary Public

My Commission expires 11/27/06

