WARRANTY DEED

MARY BIRTHRIGHT
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENN.
My Commission Expires OCT. 25, 2003

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 120,000.00

D. Annette Chapman
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 2nd DAY OF July, 2003

Mary Birthright
Notary Public

MY COMMISSION EXPIRES: _____
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

AmTitle & Escrow, LLC, 515 Rivergate Parkway, Suite 111, Goodlettsville, TN 37072

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Frederec Jason Bender (NAME)	GMAC Mortgage Corporation (NAME)	MAP 043-14
251 Hillcrest Drive (ADDRESS)	100 Witmer Road (ADDRESS)	PARCEL 181
Madison, TN 37115 (CITY) (STATE) (ZIP)	Horsham, PA 19044 (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, Claudie Gene Smith and wife, Agnes Marie Smith

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Frederec Jason Bender and Yolanda M. Palmer, both unmarried

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 the 11th Civil District of Davidson County, Tennessee, being Lot No. 22 on the Map of Rainbow Terrace, Section 2, not of record, and described as follows:

Beginning at a point in the east margin of Hillcrest Drive at the corner of Lots Nos. 21 and 22; thence with the line between said lots easterly 436 feet to a point, the corner of Lots Nos. 21 and 22 and of Lots Nos. 38 and 39; thence with the line between Lots Nos. 22 and 39 and 40, northerly 125.1 feet to the corner of Lots Nos. 22 and 23; thence with the line between said lots westerly 438.2 feet to the east margin of Hillcrest Drive; thence with the margin of same in a southerly direction 125 feet to the point of beginning.

BEING the same property conveyed to Claudie Gene Smith and wife, Agnes Marie Smith by Warranty Deed from Thomas V. Edry and wife, Kathryn A. Edry of record in Book 9064, page 906, Register's Office for Davidson County, TN.

This conveyance is subject to taxes for the year 2003, and subsequent years, easements and restrictive covenants of record.

Davidson County DEEDWARR
Recvd: 07/10/03 15:40 2pgs
Fees:13.00 Taxes:444.00

20030710-0095987

unimproved ( )
This is improved (X) property, known as 251 Hillcrest Drive, Madison, TN 37115
(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 2nd day of July, 2003

Claudie Gene Smith

Claudie Gene Smith

Agnes Marie Smith

Agnes Marie Smith

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 Claudie Gene Smith and wife, Agnes Marie Smith the bargainor, 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 Goodlettsville, Tennessee, this 2nd day of July, 2003.

Commission expires

Notary Public

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, and corporation, 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 corporation, 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