This Instrument Was Prepared By:

Hugh W. Entrekin, Atty.
700 Craighead Street
Suite 107
Nashville, Tennessee 37204

STATE OF TENNESSEE
COUNTY OF Williamson
The actual consideration or value, whichever is greater, for this transfer is $200,425.00.

Affiant

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

Notary Public

My Commission Expires: 3.6.

PHILIP DAVIS ALEXANDER NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN

Davidson County DEEDWARR
Recvd: 08/07/03 14:31 2pgs
Fees:13.00 Taxes:741.57
20030807-0112747

Address New Owner	Send Tax Bills to:	Map-Parcel
Mary K. Frazier Smith	Countrywide Home Loans	126-16-O-A-209
412 Treyburn Court	P.O. Box 10212	
Nashville, TN 37221	Van Nuys, CA 91410-0212	

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, The Craig Company hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto Mary K. Frazier-Smith and Eric Smith, Wife and Husband, hereinafter called the Grantees, their heirs and assigns, a certain parcel of land in Davidson County, Tennessee, described as follows:

Land in Davidson County, Tennessee being Lot No. 104 on the Plan of Riverwalk, Phase 1A, Section 1 and Phase IB, Section 1, as shown by plat appearing of record in Instrument No. 200110260117231, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to The Craig Company by deed from Riverwalk Development Partners, Inc., a Tennessee Corporation of record in Instrument No. 20021227-0159326, Register's Office for Davidson County, Tennessee.

This conveyance in made subject to:

1. County taxes for 2003 and subsequent years
2. Any and all restrictions and easements of record.
3. All matters set forth in Plat of record in Instrument No. 200110260117231, Register's Office for Davidson County, Tennessee.

This is improved property known as: 412 Treyburn Court Nashville, TN 37221

TO HAVE AND TO HOLD the said parcel of land, with the appurtenances, estate, title and interest thereto belonging to said Grantees that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out; Grantor does further covenant and bind itself, its successors 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.

WITNESS my hand this 31st day of July, 2003

The Craig Company

By: _____
Corey Craig, Vice President

STATE OF TENNESSEE
COUNTY OF Williamson

Before me, Philip Davis Alexander a Notary Public of the State and County aforesaid, personally appeared Corey Craig, with whom I am personally acquainted, and who upon oath, acknowledged himself to be the Vice President of The Craig Company, the within named bargainor, and that he as such Vice President, being authorized to do so, executed the foregoing instrument for the purpose therein contained, by signing the name of The Craig Company by himself as such Vice President.

Witness my hand, at Franklin, Tennessee, this 31st day of July, 2003.

_____
NOTARY PUBLIC

MY COMMISSION EXPIRES: 3.6.06

PHILIP DAVIS ALEXANDER NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY, TN My Comm. Exp. March 6, 2006