This Instrument Prepared By:
Bottorff, Kavin & Cook, PLC
155 Franklin Road, Suite 120
Brentwood, Tennessee 37027

Record & Return to
Watauga Title Company
155 Franklin Road, Suite 120
Brentwood, TN 37027

ADDRESS NEW OWNER:
James O'Brien
11231 Abington Court
Richmond, VA 23236-4311

SEND TAX BILL TO:
Mortgagee

MORTGAGEE:
WestStar Mortgage, Inc.
2418 Blue Ridge Rd., Suite 204
Raleigh, NC 27607

MAP	**165-13**
GROUP	**A**
PARCEL	**81**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named "GRANTEES", and other good and valuable considerations, the receipt and sufficiency of which are hereby acknowledged, **Lisa M. Jones Smith, married** hereinafter called the "GRANTOR", has bargained and sold, and by these presents, does transfer and convey unto **James O'Brien and wife, Patricia O'Brien**, 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 Davidson County, Tennessee, being Lot No. 507 on the Plan of Section Eight, Peppertree Forest, of record in Plat Book 7900, page 652, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete and detailed description of said lot.
>
> Being the same property conveyed to Lisa M. Jones, unmarried by deed from Allen Earps and wife, Betty Earps of record in Book 9401, page 906, Register's Office for Davidson County, Tennessee. Lisa M. Jones and Lisa Jones Smith are one and the same.

This conveyance is made subject to all restrictions, easements, zoning and planning ordinances, and health department regulations that may affect the premises.

This conveyance is further made subject to real property taxes for 2003 and subsequent years.

This is improved property known as 4420 Stoneview Dr., Antioch, Tennessee 37013.

Michael Shaun Smith, husband of Lisa M. Jones Smith joins in this conveyance for the purpose of conveying all of his right, title, and interest in the subject property, marital or otherwise.

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", its successors and assigns, forever, and, GRANTOR does covenants with the said "GRANTEES" that she is 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; and, "GRANTOR", does further covenant and bind herself, her heirs and assigns, to warrant and forever defend the title to the said land to the said "GRANTEES", and its successors and assigns, against the lawful claims of all persons whomsoever. Whereever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Davidson County DEEDWARR
Recvd: 12/03/03 13:48 2pgs
Fees:13.00 Taxes:388.13
20031203-0173916

WITNESS our hands this the 21st day of November, 2003.

Lisa M. Jones Smith

Lisa M. Jones Smith

Michael Shaun Smith

Michael Shaun Smith

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Lisa M. Jones Smith and Michael Shaun Smith**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that they executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal this 21st day of November, 2003.

Robert M. Loffi
NOTARY PUBLIC

STATE OF TENNESSEE
ROBERT M. LOFFI
NOTARY PUBLIC AT LARGE

My Commission Expires: 9/25/04

STATE OF TENNESSEE)
COUNTY OF WILLIAMSON)

The actual value or consideration, whichever is greater, for this transfer is $104,900.00.

AFFIANT

Subscribed and sworn to before me on this 21st day of November, 2003.

Robert M. Loffi
NOTARY PUBLIC

ROBERT M. LOFFI
NOTARY PUBLIC AT LARGE
STATE OF TENNESSEE

My Commission Expires: 9/25/04