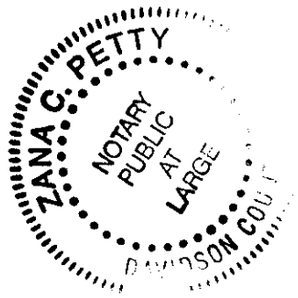
WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 150,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 3rd DAY OF December 20 03

Notary Public

MY COMMISSION EXPIRES: 1-27-07
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michele L. Huffman (NAME)	First Tennessee Home Loans (NAME)	MAP 164-13
3520 Longhaven Crossing (ADDRESS)	2525 West End Avenue, Suite 400 (ADDRESS)	PARCEL 14
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Nashville, TN 37203 (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, Christopher S. Richards and wife, Susan H. Richards

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Michele L. Huffman

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:

BEING Lot No. 313, on the Plan of Section One, Asheford Crossing, of record in Book 7900, Page 937, Register's Office for Davidson County, TN, to which reference is hereby made for a more complete description.

BEING the same property conveyed to Christopher S. Richards and Susan H. Richards by deed from Mark D. Rumsey and wife, Colleen A. Rumsey, of record in Book 10526, Page 308, Register's Office for said County.

This conveyance is subject to all terms and provisions of the Restrictions and By-Laws of record in Book 9651, Page 900; Book 9980, Page 482; Book 10301, Page 180; Book 10640, Page 941; Book 10717, Page 97; Instrument 20010418-0038191; Book 9651, Page 925, said Register's Office.

This conveyance is made subject to: (1) 2003 taxes, which have been prorated and paid by the Grantors; (2) All matters appearing on the Plan of record in Book 7900, Page 937, said Register's Office.

unimproved ( )
This is improved (X) property, known as 3520 Longhaven Crossing, Antioch, TN 37013
(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 3rd day of December, 20 03

Christopher S. Richards

Susan H. Richards

Davidson County DEEDWARR
Recvd: 12/05/03 14:25 2pgs
Fees:13.00 Taxes:556.85

20031205-0175269

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 Christopher S. Richards and wife, Susan H. Richards

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 Nashville, Tennessee, this 3rd day of December 20 03.

Commission expires 1-27-07

Notary Public

NANCY C. PETTY
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY TENNESSEE

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(or proved to me on the basis of satisfactory evidence) 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 _____ 20_____ .

My commission expires _____

_____
Notary Public