THIS INSTRUMENT WAS PREPARED BY
Bankers Title & Escrow Corp.
3310 West End Avenue, Suite 410
Nashville, Tennessee 37203

BOX 50-B
PREPARED BY: RETURN TO:
BANKERS TITLE & ESCROW CORP.
3310 WEST END AVE.
NASHVILLE, TN 37203

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 180,000.00

X. Kaori Saito
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 10th DAY OF December, 2003

Notary Public

MY COMMISSION EXPIRES: DEC. 2, 2007
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

WARRANTY DEED

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kaori Saito (NAME)	First Horizon Home Loan Corp. (NAME)	MAP 172-15-A
1828 Bryce Circle (ADDRESS)	P. O. Box 146 (ADDRESS)	PARCEL 230 CO
Nashville, TN 37211 (CITY) (STATE) (ZIP)	Memphis TN 38101 (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, Michael Cox and wife, Stephanie J. Cox

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kaori Saito, an unmarried person

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 number 189 on the plan of Section Twelve, Holt Woods, as of record in Book 9700, page 723, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made.

Being the same property conveyed to Michael Cox and wife, Stephanie J. Cox by deed of record in Book 11456, page 560, said Register's Office.

Davidson County DEEDWARR
Recvd: 12/12/03 14:39 2pgs
Fees:13.00 Taxes:666.00
20031212-0178519

unimproved ( )
This is improved (X) property, known as 1828 Bryce Circle, Nashville, TN 37211
(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 10th day of December, 2003

Michael Cox By Franklin Williams
Michael Cox

Stephanie J. Cox By Franklin Williams
Stephanie J. Cox

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 Michael Cox and wife, Stephanie J. Cox

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 10th day of December, 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

STATE OF TENNESSEE
Davidson County

On this 10 **day of** December, 2003 **personally appeared before me,** FRANKLIN WILLIAMS, **with whom I am personally acquainted, and who acknowledged that he executed the within instrument for the purposes therein contained and who further acknowledged that he is the "attorney-in-fact" of** Michael Cox & Stephanie J. Cox **and is authorized by them to execute this instrument on their behalf, as their free act and deed.**

Witness my hand, at office, this 10 **day of** December 2003

My commission expires: 5-27-07

_____
Notary Public

NOTARY PUBLIC AT LARGE — DAVIDSON COUNTY, TENN