BOX 2

Prepared by:
Amy Cross Nance
Attorney at Law
1600 Westgate Circle Suite 125
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $215,000.00

Deborah L Cobb
Affiant

Subscribed and sworn to before me, this 15th day of December 2003.

Notary Public
My commission expires: _____

WILLIAMSON CO.
My Commission Expires
April 6, 2004

Address of New Owner:	Send Tax Bills to:	Tax Information
Carole De Arellano 5244 Beech Ridge Road Nashville, TN 37221	CTX Mortgage Co 801 94th Ave. St. Petersburg, FL 33702	155-15A/106

Davidson County DEEDWARR
Recvd: 12/30/03 10:49 3pgs
Fees:18.00 Taxes:795.50

20031230-0183690

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Jeffries C. Ringgold and wife Elizabeth A. Ringgold hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Carole De Arellano hereinafter called the Grantee(s) their heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

LAND in Davidson County, Tennessee, being Lot No. 106, on the Plan of Stonemeade, Section Two, as shown on plat of record in Plat Book 7900, page 525, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Jeffries C. Ringgold and wife, Elizabeth A. Ringgold by Deed of record in Book 10281, Page 807, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to the following: 1) The dower, curtesy, homestead, community property, or other statutory marital rights, if any, of the spouse of any individual insured. 2) Rights or claims of parties in possession not shown by the public records. 3) Easements, or claims of easements, not shown by the public records. 4) Any discrepancies, conflicts, encroachments, servitudes, shortages in area and boundaries or other facts which a correct survey should show. 5) Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records. 6) Taxes for the year 2004, a lien, which are not yet due and payable. Tax Parcel No. 155-15A/106 7) If improvements are completed after January 1 of any year, the Law requires supplemental assessment for the year in which improvements are completed as defined by Statute. The Company assumes no liability for taxes assessed by correction pursuant to the provisions of TCA 67-5-603, et seq. 8) All matters shown on Plat recorded in Book 7900, page 525. 9) Covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney, and limitations on title set forth in Declaration of Covenants, Conditions and Restrictions recorded in Book 7701, page 290; Book 8349, page 43 and Book 8810, page 840, and in any allied instrument(s) referred to in said restrictions. 10) By-Laws of Stonemeade Homeowner's Association of record as Exhibit B to the Declaration of Covenants, Conditions and Restrictions in Book 7701, page 290 abd beginning on page, page 331 and being amended in Book 8517, page 992. 11) Charter of Stonemeade Homeowner's Association of record in Book 7920, page 728.

This property is improved property known as 5244 Beech Ridge Road, Nashville, Tennessee 37221

To have and to hold the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said Grantee(s), their heirs and assigns, forever. Grantors covenant with Grantee(s) that Grantor(s) are 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. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 my hand this 12 day of December, 2003.

Jeffries C. Ringgold Jeffries C. Ringgold by

By: Elizabeth A. Ringgold

Elizabeth A. Ringgold
Attorney in Fact

Elizabeth A. Ringgold

Elizabeth A. Ringgold

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this 12 day of December, 2003, before me personally appeared Elizabeth A. Ringgold to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Jeffries C. Ringgold acknowledged that such person executed the same as the free act and deed of Jeffries C. Ringgold.

Notary Public

My Commission expires 4/21/07

AMY CROSS NANCE NOTARY PUBLIC AT LARGE WILLIAMSON COUNTY TENN.

FILE NO: 04208

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me the undersigned, a Notary Public in and for said County and State the within named Elizabeth A. Ringgold, the bargainor(s) with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged that she executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Brentwood, Tennessee this 12th day of December 2003.

Notary Public

My Commission expires 4/21/07

