WARRANTY DEED

RETURN TO:
PREMIER ESCROW, LLC
4301 HILLSBORO ROAD, STE 300
NASHVILLE, TN 37215

BOX 10-A

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ $143,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 30th DAY OF December, 2003

Notary Public

MARSHA J. RAGSDALE NOTARY PUBLIC AT LARGE DAVIDSON CO., TENN.

MY COMMISSION EXPIRES: SEPT. 24, 2005

MY COMMISSION EXPIRES: _____
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY

Southland Title & Escrow Co., 7101 Executive Center Drive #151, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Derek Howard (NAME)	First Horizon Home Loan Corp. (NAME)	93-10-A-437
437 2nd Avenue (ADDRESS)	4000 Horizon Way (ADDRESS)	
Nashville, TN 37201 (CITY) (STATE) (ZIP)	Irving, Texas 75063 (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, Richard A. Stallings, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Derek Howard, unmarried

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:

A certain condominium apartment in Davidson County, TN, described as Unit 437 Howell Park, a Condominium, a Horizontal Property Regime, located on 2nd Avenue, Davidson County, TN, as shown on the plat of Howell Park, a Condominium, recorded in Plat Book 6250, page 868, said Register's Office, and described in a Master Deed recorded in Book 6816, page 411, said Register's Office, to which reference is hereby made. The easements, restrictive convenants, conditions and regulations imposed upon and relating to the apartments, property, co-owners and tenants of Howell Park, Condominium Apartments contained in the Master Deed recorded in Book 6816, page 411, and By-Laws recorded in Book 6816, page 420, as amended in Book 11429, page 947, Register's Office for Davidson County, TN, are incorporated in this deed by reference and made a part hereof the same as though copied herein.

Being the same property conveyed to Richard A. Stallings, by deed from Edward Templeton and wife, Carol Templeton, of record in Instrument No. 20000531-0054021, Register's Office for Davidson County, TN.

This conveyance is subject to the following: Taxes for the year 2003 have been prorated and payment thereof is expressly assumed by the herein Grantor; Plan of record in Plat Book 6250, page 868; all in the Register's Office for Davidson County, TN.

unimproved ( )
This is improved (X) property, known as 437 2nd Avenue, Nashville, TN 37201
(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 my hand this 30th day of December, 2003

Richard A. Stallings

Davidson County DEEDWARR
Recvd: 12/31/03 09:00 2pgs
Fees:13.00 Taxes:529.10

20031231-0184259

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 Richard A. Stallings, unmarried

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Brentwood, Tennessee, this 30th day of December 2003.

Commission expires 7/30/05

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