Instrument prepared by:
Wilson and Associates, P.L.L.C.
1521 Merrill Drive, Suite D-220
Little Rock, Arkansas 72211
T2003-753

Davidson County DEEDWARR
Recvd: 01/22/04 08:53 3pgs
Fees:18.00 Taxes:318.20
20040122-0008414

SPECIAL WARRANTY DEED
(Corporation)

Special warranty deed made on the 10th day of November, 2003, by Centex Home Equity Company, LLC.

Grantor, being duly authorized by resolution of its board of directors or otherwise, hereby conveys to Thomas E. Smith and Pauline Smith, Grantees, the following land in Davidson County, Tennessee:

Property located at 844 Hermitage Ridge, City of Hermitage, State of Tennessee, County of Davidson and described as follows:
Land in Davidson County, Tennessee, being Lot number 24 on the Revised Plat of Hermitage Hill Section 12 of record in plat book 4675, page 125, Register's Office for said County described as follows:
Said Lot number 24 fronts 37.73 feet on the easterly margin of Hermitage Ridge and extends back 136.53 feet on the northerly line and 203.6 feet on the southerly line, to a line on the rear on which it measures 200.00 feet.
Being the same property conveyed to Centex Home Equity Company, LLC by Substitute Trustee's Deed from Robert P. Ziegler, Substitute Trustee filed March 11, 2002, as instrument number 20020311-0030243 in the records of the Register's Office of Davidson County, Tennessee.

Commonly known as: 844 Hermitage Ridge, Hermitage, TN 37076

TO HAVE AND TO HOLD the said real property above described, together with the privileges and appurtenances and hereditaments thereunto belonging or in any way appertaining unto Grantees and unto their heirs and assigns forever.

Grantor covenants that it is seized and possessed of the said land and has a right to convey it, and warrants the title against the lawful claims of all persons claiming by, through, and under it, but not further otherwise.

IN WITNESS WHEREOF, this indenture is executed in the name of the Grantor on the day and year first above written.

Centex Home Equity Company, LLC
BY:_____
ITS: Asst. Vice President

Acknowledgment

State of Texas)
)ss.
County of Dallas)

On this day before me, a Notary Public, personally appeared Terrell S. Jones, to me personally well-known, who acknowledged that he/she is the Asst. Vice President of Centex Home Equity Company, LLC, a corporation, and that he/she, as such officer, being authorized so to do, has executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as such officer.

Witness my hand and seal this 12th **day of November, 2003.**

Analisa Lenamond Fink
Notary Public

My commission expires:

September 12, 2007
(Seal)

ANALISA LENAMOND FINK
Notary Public, State of Texas
My Commission Expires
September 12, 2007

I, or we, hereby swear or affirm that to the best of affiant's knowledge, information, and belief, the actual consideration for this transfer or value of the property transferred, whichever is greater, $86,000, which amount is equal to or greater then the amount which the property transferred would command at a fair and voluntary sale.

Affiant

Subscribed and sworn to before me this 11 **day of** December, **2003.**

Notary Public

My commission expires:

(Seal)

PAMELA GRAY ADDISON NOTARY PUBLIC AT LARGE SHELBY COUNTY, TN

MY COMMISSION EXPIRES:
September 13, 2005

Property owner and party responsible for payment of taxes:
Thomas E. Smith
844 Hermitage Ridge
Hermitage, TN 37076

Parcel #75-01-12.00

Return to:

Associates Closing and Title
A Division of Wilson & Associates, PLLC
5384 Poplar Avenue Suite #202
Memphis, TN 38119