WARRANTY DEED

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $89,000.00

Affiant

Subscribed and sworn to before me, this 15th DAY OF January, 2004.

Notary Public

MY COMMISSION EXPIRES:

(AFFIX SEAL)

NOTARY PUBLIC LARGE COUNTY TENN. Expires SEPT. 30, 2006

G-FAMC-03-0355

Davidson County DEEDWARR
Recvd: 01/22/04 15:41 2pgs
Fees:13.00 Taxes:329.30

20040122-0008777

THIS INSTRUMENT WAS PREPARED BY:
RUDY TITLE & ESCROW, LLC
2012 21st Avenue South
NASHVILLE, TENNESSEE 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Jennifer Low Frith	Franklin American Mortgage	
355 Summit Ridge Circle (ADDRESS)	501 Corporate Centre Drive, Suite 400 (ADDRESS)	131-05-B-355 CO
Nashville, Tennessee 37215 (CITY) (STATE) (ZIP)	Franklin, TN 37067 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we PAUL LOCKLEAR, UNMARRIED,, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JENNIFER LOW FRITH, UNMARRIED,, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

A certain condominium apartment in Davidson County, Tennessee, being Unit No. 355 on the plan of Four Seasons Condominiums of record in Book 5050, Page 30 and as Exhibit "D" to the Master Deed of Record in Book 6841, page 349, Register's Office for said County, to which plan and said Exhibit "D" reference is made for a complete description thereof.

BEING the same property conveyed to Paul Locklear by Warranty Deed from Pattie Brockwell, unmarried, dated June 3, 1996 and filed for record on June 5, 1997 in Book 10482, page 324, Register's Office of Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record including those listed in Plat Book 5050, page 30; Book 6841, page 349 and amended in Book 6847, page 122, Register's Office for Davidson County, Tennessee.

unimproved ( )
This is improved (X) property, known as 355 Summit Ridge Circle, Nashville, Tennessee 37215
(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 GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 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/our hand(s) this 15th day of January, 2004.

Paul Locklear

STATE OF Tennessee
COUNTY OF Davidson

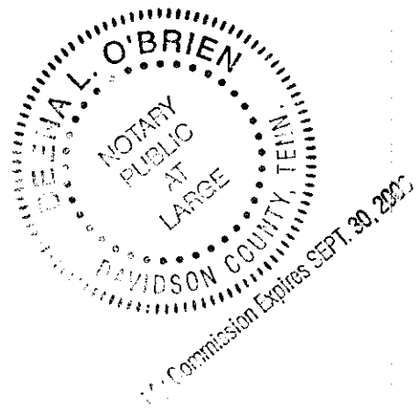
I, DEENA L. O'BRIEN, a Notary Public of the County and State first above written, do hereby certify that Paul Locklear, unmarried, personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 15th day of January, 2004.

Deena L. O'Brien
Notary Public

My Commission Expires:

(SEAL)



RETURN TO:

2012 21st Avenue South
Nashville, TN 37212

615.383.2903