RECORD AND RETURN TO;
SATURN & MAZER TITLE SERVICES, INC
212 THIRD AVE. NORTH
NASHVILLE, TN 37201
SP42921

WARRANTY DEED

Davidson County DEEDWARR
Recvd: 04/19/04 16:10 2pgs
Fees:13.00 Taxes:573.13

20040419-0044348

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $154,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME THIS THE 15th day of April, 2004

Notary Public

MY COMMISSION EXPIRES:

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

My Commission Expires MAR. 25, 200

THIS INSTRUMENT WAS PREPARED BY
Saturn and Mazer Title Services, Inc., 212 Third Avenue, North, Nashville, TN 37201

ADDRESS OF NEW OWNER AS FOLLOWS :	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Seyum T. Beyene	UMB Bank, N.A.	176-5-70
5004 Sunshine Drive	3000 Leadenhall Road	
Antioch, TN, 37013	Mount Laurel, NJ 08054	

FOR AND IN 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, I/WE,

Jorge Morales-Delgado and wife, Claudia L. Morales

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

Seyum T. Beyene, a married man and wife, Martha Gesses

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:

Being Lot No. 32 on the Plan of Hickory Woods, Section B, of record in Book 6900, page 512, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more particular description of said property.

Being the same property conveyed to Jorge Morales-Delgado and wife, Claudia L. Morales, by Warranty Deed from George L. Cryer and Earll B. Cryer, as tenancy by the entirety, of record in Instrument No.: 20030421-0052137, Register's Office for Davidson County, Tennessee.

Unimproved ( )
This is improved (X) property known as 5004 Sunshine Drive, Antioch, TN 37013

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/our hand(s) this 15th day of April, 2004

Jorge Morales-Delgado

Claudia L. Morales

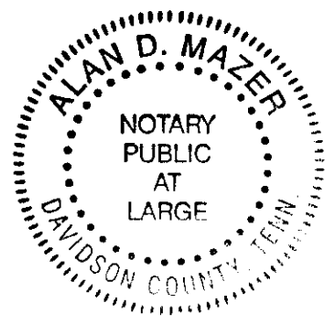
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned authority, a Notary Public in and for said County, and State the within named Jorge Morales-Delgado and wife, Claudia L. Morales, the bargainor(s) with whom I am personally acquainted or proved to me on the basis of satisfactory evidence and who acknowledged the execution of the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 15th day of April, 2004

Notary Public

My Commission Expires: 3/25/06



My Commission Expires MAR