Box 17

PREPARED BY (AND RETURN TO):

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Davidson County DEEDWARR
Recvd: 06/22/04 12:37 2pgs
Fees:13.00 Taxes:1646.50
20040622-0073858

W & I Ref:(_____) Title No: 45537
Dav. Co. File: Box 8

ADDRESS NEW OWNER:	**RESPONSIBLE FOR TAX PAYMENT:**
Troy J. Smith Jean M. Smith 1138 Brookwood Lane Nashville, Tennessee 37220	Merrill Lynch Credit Corporation 2001 Bishops Gate Blvd. Mt. Laurel, NJ 08054

TAX MAP-PARCEL NUMBERS: 131-16-018

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of **$445,000.00** , cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned **William J. Kovacs and spouse, Nancy J. Olsen**, hereinafter called the **Grantor**, has bargained and sold, and by these presents does hereby transfer and convey unto **Troy J. Smith and spouse, Jean M. Smith** hereinafter called the **Grantee**, Grantee's heirs and assigns, a certain tract or parcel of land in Davidson County, Tennessee, described as follows: **To Wit:**

Land in Davidson County, Tennessee, being Lot No. 11, Block A on the Plan of Gateway Acres of record in Book 974, Page 73 Register's Office for said County.

Said Lot No. 11 of Block A fronts 294.1 feet on the northerly margin of Brookwood Lane and extends back 175.6 feet on the easterly line and 235.9 feet on the westerly line to a broken line in the rear, measuring 310.7 feet thereon.

Being the same property conveyed to William J. Kovacs and wife, Nancy J. Olsen by deed from Robert S. Quinn and wife, Catherine V. Quinn of record in Book 6666, Page 871, Register's Office for Davidson County, Tennessee.

Description Reference: The description is the same as that used in the last deed prior to this transaction.

This conveyance is subject to: Taxes for 2004, and subsequent years; The Plan, with Owner's Certificate, of record in Book 974, Page 73, said Register's Office, which Plan shows a 75 foot minimum building setback line from Brookwood Lane and a 10 foot easement for bridle path purposes along the westerly line of said lot; and a 20 foot easement for sanitary sewers and/or storm drainage purposes across the northeasterly corner of said lot, with a 10 foot temporary construction easement southwest of and adjacent there to, and a second temporary construction easement 10 feet in width, the centerline at which begins at a point in the southwesterly margin of the aforesaid 20 foot easement, 35 feet more or less from the north westerly corner of that easement and extends southwestwardly 40 feet as granted to the Metropolitan Government by instrument of record in Book 5045, page 996, said Register's Office.

This is improved property, known as: 1138 Brookwood Lane, Nashville, Tennessee 37220

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, Grantee's heirs or assigns, forever.

GRANTOR COVENANTS with the said Grantee that Grantor is lawfully seised 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 FURTHER COVENANTS and binds Grantor, Grantor's heirs and representatives, to warrant and forever defend the title to the said land to the said Grantee, Grantee's heirs and assigns, against the lawful claims of all persons whomsoever.

WITNESS THE EXECUTION HEREOF this 14th day of June, 2004.

William J. Kovacs

Nancy J. Olsen

State of TENNESSEE
County of DAVIDSON

On this 14th day of June, 2004 , before me the undersigned authority, personally appeared William J. Kovacs and Nancy J. Olsen , to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged the execution as a free act and deed.

My Commission Expires: _____

PERCY WILKINS, JR. NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

My Commission Expires MAY 24, 2008

Notary

State of TENNESSEE
County of DAVIDSON

AFFIDAVIT

The undersigned declares under oath that the actual consideration or value, whichever is greater, for this transfer is $445,000.00

Affiant

Sworn and subscribed before me this the 14th day of June, 2004

My Commission Expires: 11/26/05

LAURI A. BEASLEY NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Notary Public