FILE BOX 89

State of Tennessee
County of Williamson
The actual consideration or value whichever is greater is $81,000.00.

Subsribed and sworn before me this the 30th day of June, 2004.

JENNIFER CROWELL
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
May 23, 2006
(Affix Seal)

Affiant

Notary Public

WARRANTY DEED

This instrument prepared by:
SOUTHEAST TITLE of Tennessee, Inc. 400529
214 Centerview Drive, Suite 101, Brentwood, Tennessee 37027

Address of new owner:
Amy E. Smith
728 Ridgeview Court
Antioch, TN 37013

Send tax bills to:
First Horizon Home Loans d/b/a
1555 West Walnut Hill Lane
Irving, TX 75038

Map 173-1 Parcel 259

FOR AND IN CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEE(S), AND OTHER GOOD AND VALUABLE CONSIDERATION, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED,

Roy M. Ramroop and wife, Ruth M. Ramroop

HEREINAFTER CALLED THE GRANTOR(S), HAVE THIS DAY BARGAINED AND SOLD, AND BY THESE PRESENTS DO HEREBY TRANSFER AND CONVEY UNTO

Amy E. Smith

HEREINAFTER CALLED THE GRANTEE(S), THEIR SUCCESSORS AND ASSIGNS, A CERTAIN PARCEL OF LAND, TOGETHER WITH ALL TENEMENTS, HEREDITAMENTS AND APPURTENANCES THERETO LOCATED IN Davidson COUNTY, TENNESSEE, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

Being Lot No. 10-B zone Lot Division Lots 1 through 5 and 7 through 16, Dreamland Estates Southeast, Section 3, of record in Plat Book 6250, Page 282, amending Plat Book 5200, Page 649, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being all of the property conveyed to Roy M. Ramroop and wife Ruth M. Ramroop by Deed of record in Book 10668, Page 287, dated 10/31/97, said Register's Office.

Subject to taxes for the year 2004, easements and restrictive covenants, if any, of record in the Register's Office for said County together with any modifications and amendments thereto.

Davidson County DEEDWARR
Recvd: 07/06/04 09:08 2pgs
Fees:13.00 Taxes:299.70
20040706-0079667

THIS IS IMPROVED PROPERTY KNOWN AS 728 Ridgeview Court, Antioch, TN 37013

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenance, estate, title and interest thereto belonging to the said GRANTEES, their successors, heirs or assigns, forever; and we do covenant with the said Grantees that we are lawfully seized and possessed of said land in fee simple, have 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 successors, heir and assigns against the lawful claims of all persons whomsoever. Wherever used, the singular shall include the plural, the plural and singular, and use of any gender sahll be applicable to all genders.

Subsribed and sworn before me this the 30th day of June, 2004.

Roy M. Ramroop

Ruth M. Ramroop

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

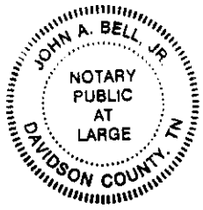
Personally appeared before me, the undersigned, a Notary Public in and for said County, and State, the within named Roy M. Ramroop and Ruth M. Ramroop, the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this 06/30/04.

My commission expires:

_____

Notary Public



JOHN A. BELL, JR.
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
July 29, 2006