REALTY TITLE 15
3 - 48A

Please Return To
REALTY TITLE & ESCROW
4721 ANDREW JACKSON PKWY
HERMITAGE, TN 37076

C. LOY CARNEY
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY, TENN.
My Commission Expires JAN. 28, 2006

STATE OF TENNESSEE
COUNTY OF DAVIDSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSACTION IS $ 179,000.00

AFFIANT

SUBSCRIBED AND SWORN TO BEFORE ME, THIS DATE:

September 24, 2004.

NOTARY PUBLIC

COMMISSION EXPIRES: JAN 28, 2006

THIS INSTRUMENT PREPARED BY:

Grissim Title & Escrow, LLC

2309 Crestmoor Rd, Suite 300, Nashville, TN 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBER:
Jerry R. Roache AND Rovina Jones-Roache 309 Westchester Drive Madison, TN 37115	Mortgage Investors Group 8320 E. Walker Springs Lane Knoxville, TN 37923	51-2/44

Davidson County DEEDWARR
Recvd: 10/05/04 14:08 2pgs
Fees:13.00 Taxes:862.30

20041005-0119870

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, **Carl M. Garrett AND Kristy M. Garrett, Married**

HEREINAFTER CALLED THE **GRANTOR(S),** HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO, **Jerry R. Roache AND Rovina Jones-Roache**

HEREINAFTER CALLED THE **GRANTEE(S),** THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN **Davidson** COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS TO WIT:

LAND in Davidson County, Tennessee, being Lot No. 4, on the Plan of Holiday Hills, as shown on plat of record in Plat Book 3600, page 28, in the Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more particular description.

Being the same property conveyed to Carl M. Garrett and Kristy M. Garrett by quitclaim deed from James H. Benson and wife, Judy L. Benson, dated 12-18-03, of record in Instrument No. 20031223-0182660, recorded 12/23/2003, Register's Office for Davidson County, Tennessee.

Being the same property conveyed to James H. Benson and wife, Judy L. Benson by deed from Doris Ann A. Turner, unmarried, dated 11-01-93, or record in Book 9133, Page 981, Register's Office for Davidson County, Tennessee.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

THIS IS (x) IMPROVED ( ) UNIMPROVED PROPERTY KNOWN AS:309 Westchester Drive, Madison, TN 37115

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. Whenever 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, this date: 09/24/04

NOTARY ACKNOWLEDGEMENT

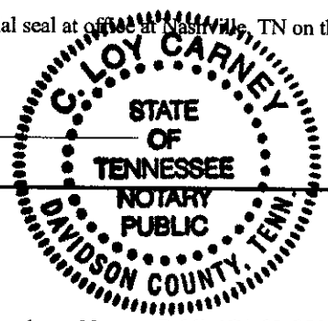
(Individual Notary Acknowledgement)
STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned, a Notary Public within and for the State and County aforesaid, personally appeared Carl M. Garrett and Kristy M. Garrett with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and upon oath acknowledged he/she/they executed the within instrument for the purposed therein contained.

Witness my hand and official seal at office at Nashville, TN on this the 24th day of September, 2004.

C. Loy Carney

Notary Public



Commission Expires: JAN 25, 2006

STATE OF TENNESSEE
COUNTY OF

Before me, the undersigned, a Notary Public in and for the County and State aforesaid, personally appeared _____ and _____ with whom I a personally acquainted and who upon _____oath(s) acknowledged _____ to be the _____ and _____respectively of the _____ the within named bargainor, a corporation, and that _____as such _____ and _____being authorized to do so, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such_____.

Witness my hand and official seal at office in _____, Tennessee on this the _____day of _____.

_____
Notary Public

Commission Expires: _____

STATE OF TENNESSEE
COUNTY OF

On this _____day of _____, _____, before me, the undersigned, a Notary Public in and for said County and State, personally appeared _____ to me known to be the person who executed the foregoing instrument in behalf of _____, and acknowledged that _____ executed that same as the free act and deed of the said _____.

Witness my hand and official seal at _____, Tennessee, this the _____day of _____, _____.

_____
Notary Public

Commission Expires: _____

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, _____ with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged to me that _____ is the _____of _____, a Tennessee limited liability company, and that _____, being authorized so to, executed the within instrument for the purposes therein contained on behalf of the said _____, by signing _____ name as such _____.

Witness my hand and official seal at office, this the _____day of _____, _____.

_____
Notary Public

Commission Expires: _____

CMG
KG