State of Tennessee
County of Williamson
The actual consideration or value whichever is greater is $~~150,000.00~~ 153,000.00

Subscribed and sworn before me this the 12/10/04.

JENNIFER CROWELL
NOTARY PUBLIC
STATE OF TENNESSEE
My Commission Expires
May 23, 2007

NOTARY PUBLIC AT LARGE LEWIS COUNTY, TN

Affiant

Notary Public

WARRANTY DEED

This instrument prepared by:

SOUTHEAST TITLE of Tennessee, Inc. 401004

214 Centerview Drive, Suite 101, Brentwood, Tennessee 37027

Address of new owner:

408 Stoner Creek Court
Hermitage, TN 37076

Send tax bills to:

Countrywide Home Loans, Inc.
3011 Armory Drive, Ste 120
Nashville, TN 37204

Map 78-9 Parcel 20

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,

Michael Patrick Frewin and Ruth Anne Frewin, husband and wife

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

Oscar Lara, A Married Man

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 Number 37 on the Plan of Section I Stoner Mill of record in Plat Book 6900, pages 824 and 825, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being all of the same property conveyed to Michael Patrick Frewin and Ruth Anne Frewin, husband and wife, by Quitclaim Deed of record in Instrument No. 20031021-0155374, dated 10/16/03; 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.

THIS IS IMPROVED PROPERTY KNOWN AS 408 Stoner Creek Court, Hermitage, TN 37076

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 shall be applicable to all genders.

Subscribed and sworn before me this the 10th day of December, 2004.

Michael Patrick Frewin

Ruth Anne Frewin

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

Davidson County DEEDWARR
Recvd: 12/15/04 13:02 2pgs
Fees:13.00 Taxes:566.10

20041215-0149135

STATE OF TENNESSEE
COUNTY OF DAVIDSON

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

Witness my hand and official seal, this 7th day of December, 2004.

My commission expires:

3-26-05

Ruth R. Cu
Notary Public

RUTH CUSENBERRY NOTARY PUBLIC DAVIDSON COUNTY, TENN.

STATE OF TENNESSEE
COUNTY OF Williamson

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

Witness my hand and official seal, this 10th day of December, 2004.

My commission expires:

11-26-05

Notary Public

SUSAN L. WILLIS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY

SUSAN L. WILLIS
NOTARY PUBLIC
DAVIDSON COUNTY
STATE OF TENNESSEE
My Commission Expires
November 26, 2005