PREPARED BY:
COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115

WARRANTY DEED

THIS INDENTURE is made and entered into this 13th day of January, 2005, by and between JOE N. SMITH, MARRIED, hereinafter called Grantor, and ALLEN JAROCH and LAURIE JAROCH, HUSBAND AND WIFE, hereinafter called Grantees.

W I T N E S S E T H: That for and in consideration of Ten Dollars ($10.00) and other good and valuable considerations, the receipt of which are hereby acknowledged, JOE N. SMITH, MARRIED, as Grantor, does hereby bargain, sell, transfer and convey unto ALLEN JAROCH and LAURIE JAROCH, HUSBAND AND WIFE, hereinafter referred to as Grantees, their successors, heirs and assigns, all of that certain real estate located in DAVIDSON County, Tennessee, being more particularly described in Exhibit "A", which is attached hereto and incorporated herein by reference, together with all right, title and interest of Grantor in and to all buildings and fixtures located on said real estate, and any easements and rights-of-way adjoining or abutting said real estate and any covenants and other rights appurtenant thereto (collectively, the "Property"). This conveyance of the "Property" and all covenants and warranties contained herein, are made expressly subject to the exceptions and other matters set forth in Exhibit "B", which is attached hereto and incorporated herein by reference.

This is improved property known as 7176 BIDWELL ROAD, JOELTON, TENNESSEE 37080.

TO HAVE AND TO HOLD said land with the appurtenances, hereditaments, estate, title and interest unto Grantees, their successors, heirs and assigns forever. The Grantor covenants and agrees with the said Grantees that Grantor is lawfully seized and possessed of the said real estate and that Grantor has a good and lawful right to sell the same. The Grantor further covenants that the same is unencumbered except as otherwise set forth in Exhibit "B".

Grantor further covenants and binds himself and his successors, heirs and assigns, to warrant and forever defend the title to said Grantees, their successors, heirs and assigns, against the lawful claims of all person whomsoever.

ELIZABETH C. SMITH, wife of JOE N. SMITH, the Grantor herein, joins in the herein conveyance for the sole purpose of conveying any right, title and interest she may have in and to the property described herein, marital or otherwise.

WITNESS the hand and seal of Grantor on the day and year first above written.

JOE N. SMITH
Signature of Seller

ELIZABETH C. SMITH
Signature of Seller Spouse

Davidson County DEEDWARR
Recvd: 01/19/05 08:43 3 pg:
Fees:18.00 Taxes:850.63

20050119-0006496

INDIVIDUAL
STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, **JOE N. SMITH and his wife, ELIZABETH C. SMITH,** the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 13th day of January, 2005.

Howard M Skipworth
Notary Public

My Commission Expires:_____

HOWARD M. SKIPWORTH
NOTARY PUBLIC AT LARGE
DAVIDSON CO., TENN.
MY COMMISSION EXP. JANUARY 26, 2008

Name and Address of Property Owner:

ALLEN JAROCH and LAURIE JAROCH, HUSBAND AND WIFE

7176 BIDWELL ROAD
JOELTON, TENNESSEE 37080

Property Address:

7176 BIDWELL ROAD
JOELTON, TENNESSEE 37080

Person Responsible for Taxes:

COUNTRYWIDE HOME LOANS, INC.
1520 MEMORIAL BLVD., SUITE 104
MURFREESBORO, TENNESSEE 37129

Map & Parcel #: MAP 14, PARCEL 199

AFFIDAVIT OF VALUE

STATE OF TENNESSEE
COUNTY OF DAVIDSON

I hereby swear or affirm that the actual consideration for this transfer, or value of the property or interest in property transferred, whichever is greater is **$229900** which amount is equal to, or greater than, the amount which the property, or interest in property transferred, would command at a fair and voluntary sale.

Affiant

Sworn to and subscribed before me, a Notary Public, this 13th day of **January, 2005.**

Howard M Skipworth
Notary Public

My Commission Expires: _____

HOWARD M. SKIPWORTH
NOTARY PUBLIC AT LARGE
DAVIDSON CO., TENN.
MY COMMISSION EXP. JANUARY 26, 2008

RETURN TO:

COMMONWEALTH TITLE AGENCY OF NASHVILLE, INC.
333 GALLATIN ROAD SOUTH
MADISON, TN 37115 05-250J

EXHIBIT 'A'

Land in Davidson County, Tennessee, being Lot No. 2, as shown on the map entitled Final Plat of Faith Place, of record in Plat Book 7900, page 292, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to JOE N. SMITH, MARRIED, by Warranty Deed from MARVIS E. KRANTZ AND ELSIE E. KRANTZ, HUSBAND AND WIFE, of record at Instrument Number 20041220-0150722, Register's Office for DAVIDSON County, Tennessee.

EXHIBIT 'B'

1. All REAL PROPERTY taxes for the year 2005 and subsequent years, A LIEN, not yet due and payable (MAP 14, PARCEL 199).

2. All matters as set forth on the Final Plat of Faith Place, of record in Plat Book 7900, page 292, Register's Office for Davidson County, Tennessee, including any and all setback lines, easements, notes, restrictions, etc., as may be shown thereon.

3. Restrictive Covenants of record in Book 8575, page 1, Register's Office for DAVIDSON County, Tennessee.