Box 17

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER
IS GREATER, FOR THIS TRANSFER IS $ 129,000.00

Stephen L. Utterback
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
14th DAY OF January 2005

Laura A. Beasley
Notary Public

MY COMMISSION EXPIRES: 11/26/05
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 01/19/05 14:27 2 pgs
Fees:13.00 Taxes:477.30

20050119-0006844

THIS INSTRUMENT WAS PREPARED BY
Coomer and Jenkins, Suite 230, 392 Harding Place, Nashville, TN 37211

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Stephen L. Utterback (NAME)	First MS Capital Corporation (NAME)	MAP 75-8
651 Frankfort Drive (ADDRESS)	750 Avignon Dr., Bldg. 2, Ste 1 (ADDRESS)	PARCEL 114
Hermitage, TN 37076 (CITY) (STATE) (ZIP)	Ridgeland, MS 39157 (CITY) (STATE) (ZIP)	

FOR AND 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, WE, Ryan Michael Frewin

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Stephen L. Utterback

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN Davidson COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Being Lot No. 471 Tulip Grove, Section Eight, as shown by plat of record in Plat Book 4660, page 56, and amended in Book 6446, page 252, of the Register's Office of Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said lot.

Being the same property conveyed to Ryan Michael Frewin by deed dated 8/30/02 from Craig McIntyre and wife, Christie McIntyre of record in Instrument No. 20020906-0108415, Register's Office for Davidson County, TN.

Subject to restrictions of record in Book 4750, page 845, said Register's Office.

This conveyance is subject to any and all existing easements of record and to all matters shown on the plan of record in Book 4660, page 56 and amended in Book 6446, page 252, said Register's Office.

Taxes for the year 2005 are prorated and assumed by the Grantee(s) herein.

The legal description is the same as the previous deed of record.

Christy Frewin joins in this conveyance to convey any interest she may have as

CONTINUED

unimproved ( )
This is improved (X) property, known as 651 Frankfort Drive, Hermitage, TN 37076
(House Number) (Street) (P.O. Address) (City or Town) (Postal Zip)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 GRANTEES, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever 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 my hand this 14th day of January, 2005

Ryan Michael Frewin

CHRISTY FREWIN

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Ryan Michael Frewin and CHRISTY FREWIN

the bargainor _____, 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 at Nashville, Tennessee, this 14th day of January 2005.

Commission expires 11/26/05

Laura A. Beasley
Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____.

My commission expires _____

_____
Notary Public

LEGAL DESCRIPTION CONTINUATION

the wife of Ryan Michael Frewin.