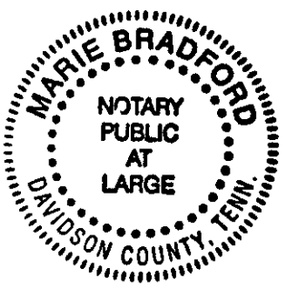
Box 5

WARRANTY DEED



STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 165,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th day of January, 2005

Notary Public:

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

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Jorge Rios	Southeast Financial F.C.U.	Map 149
3049 Bromley Way	444 James Robertson Pkwy.	Group 15-0-A
Antioch, TN 37013	Nashville, TN 37219	Parcel 369.00-CO

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, we

Richard Rowan Lyons and wife, Stacey Cass Lyons

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto

Jorge Rios and Lucrecia Epitacio, husband and wife
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. 94, on the Plan of Phase Four, Cambridge Forest, of record in Instrument 20020813-0098017, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

BEING the same property conveyed to Richard Rowan Lyons and Stacey Cass Lyons by deed from Beazer Home Corp. DBA Phillips Builders, of record in Instrument 20031017-0153795, Register's Office for said County.

This conveyance is subject to all terms and provisions of the Restrictions and By-Laws of record in Book 10332, Page 1 and Instrument 200202210022798, said Register's Office.

This conveyance is made subject to: (1) 2005 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Instrument 20020813-0098017, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 3049 Bromley Way, Antioch, TN 37013

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 our hands this 19th day of January, 2005.

Richard Rowan Lyons

Stacey Cass Lyons

Davidson County DEEDWARR
Recvd: 01/21/05 08:21 2 pgs
Fees:13.00 Taxes:610.50

20050121-0007680

STATE OF TENNESSEE
COUNTY OF Knox

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named Richard Rowan Lyons and Stacey Cass Lyons, 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 and official seal at Knoxville, Tennessee, this 19th day of January, 2005.

My Commission Expires: 02/04/08

M. Bradley Roberts
Notary Public

M. BRADLEY ROBERTS
NOTARY PUBLIC AT LARGE
COMM. EXP. 2-4-08
KNOX COUNTY, TENN.