Prepared by:
Amy Cross Nance
Attorney at Law
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Brentwood, TN 37027

Davidson County DEEDWARR
Recvd: 02/01/05 15:33 2 pgs
Fees:13.00 Taxes:429.20
20050201-0011855

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $116,000.00

Lauren Cearley
Affiant

Subscribed and sworn to before me, this 28th day of January 2005.

Notary Public
My commission expires: 4/21/07

AMY CROSS NANCE NOTARY PUBLIC AT LARGE WILLIAMSON CO., TENN.

Address of New Owner:	Send Tax Bills to:	Tax Information
Barry Shuffitt	RHR Mortgage of America, LLC	053-06-0B/118.00
1991 Waterford Drive	230 Franklin Rd Ste 806	
Old Hickory TN 37138	Franklin, TN 37064	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged John E. Smith and wife Michelle M. Nikolai hereinafter referred to as Grantor(s), have bargained and sold, and do hereby transfer and convey to Barry Shuffitt hereinafter called the Grantee(s) his heirs and assigns, a certain tract or parcel of land in Davidson County, State of Tennessee, described as follows:

Being Lot No. 25 on the Plan of Waterford Subdivision Phase 5A P.U.D. of record in Book 7900 page 837 Register's Office for Davidson County, Tennessee to which plan reference is hereby made for a more complete and accurate description.

Being the same property conveyed to John E. Smith and wife Michelle M. Nikolai by deed from Michael R. Cuneo of record in Instrument No. 20010207-0012223 Register's Office for Davidson County, Tennessee

This conveyance is made subject to the following: 1) 2005 taxes a lien which are not yet due and payable. 2) All matters appearing on plan of Waterford Subdivision Phase 5A P.U.D. of record in Book 7900 Page 837, Register's Office for Davidson County, Tennessee 3) Covenants, conditions, restrictions reservations, easements liens for assessments, options powers of attorney, and limitations on title set forth in restrictions recorded in Book 7463 page 294 and amdned in Book 8699 page 462; Book 9081 page 63; Book 9309 page 847; Book 9530 page 185 and Book 9432 page 988 and in any allied instruments(s) referred to in said restrictions. 4) By-Laws for Waterford Community Association of record in Book 8715 pager 583

This property is improved property known as 1991 Waterford Drive, Old Hickory, Tennessee 37138

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. Grantors covenant with Grantee(s) that Grantor(s) are lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, unless otherwise herein set out. Grantor(s) do further covenant and bind themselves, their heirs, assigns and representatives, to warrant and forever defend the title to said land to said Grantee(s), 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 28th day of January, 2005.

John E. Smith

Michelle M. Nikolai by attn in Fact
Michelle M. Nikolai

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named John E. Smith and Michelle M. Nikolai, 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 at Brentwood, Tennessee, this 28th day of January, 2005.

Notary Public

My Commission expires: 4/21/07

AMY CROSS NANCE
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TN

FILE NO: WG1010

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

On this 14th day of December, 2004, before me personally appeared John E Smith to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of Michelle M Nikolai acknowledged that such person executed the same as the free act and deed of Michelle M Nikolai

Notary Public

My Commission expires 4/21/07

AMY CROSS NANCE
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TN