

|STATE OF TENNESSEE
|COUNTY OF DAVIDSON
|THE ACTUAL CONSIDERATION OR VALUE,
|WHICHEVER IS GREATER, FOR THIS TRANSFER IS
|$126,000.00
|Affiant
|SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE
| 26 DAY OF April, 2005.
|NOTARY PUBLIC:
|MY COMMISSION EXPIRES: 11-26-2005
| (AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
STATE TITLE, INC., 4334 Lebanon Road, Hermitage, TN 37076

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Melanie Prymer & Alton Billings 106 Laura Ave. Old Hickory, TN 37138	Michigan Fidelity Acceptance DBA Franklin Mortgage Funding 26600 Northwestern Hwy. STE Southfield, MI 48075	Map 63-04 Parcel 39

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,

Charles E. Ritchison and wife, Jacque L. Ritchison

Hereinafter called the grantors, have bargained and sold and by these presents do transfer and convey unto

Melanie Prymer and Alton Billings, wife and husband

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. 5 ON THE PLAN OF LAUREL HEIGHTS SUBDIVISION, SECTION "A" IN THE FOURTH CIVIL DISTRICT OF DAVIDSON COUNTY, TENNESSEE, AS OF RECORD IN BOOK 3600, PAGE 44, REGISTER'S OFFICE FOR SAID COUNTY.

SAID LOT NO. 5 FRONTS 90 FEET ON THE SOUTHERLY SIDE OF LAURA AVENUE, AND RUNS BACK BETWEEN LINES, 131.27 FEET ON EASTERLY LINE AND 130.09 FEET ON THE WESTERLY LINE, TO A LINE IN THE REAR ON WHICH IT MEASURES 90 FEET.

BEING THE SAME PROPERTY CONVEYED TO STANLEY E. RITCHISON AND WIFE, EMOGENE T. RITCHISON BY DEED FROM KIRBY CLIFTON AND WIFE, PAULINE L. CLIFTON, DATED AUGUST 4, 1965, AND OF RECORD IN BOOK 3920, PAGE 548, REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE. PROPERTY THEN CONVEYED AS TRACT 1 TO CHARLES E. RITCHISON AND WIFE, JACQUE L. RITCHISON BY QUITCLAIM DEED FROM STANLEY E. RITCHISON AND WIFE, EMOGENE T. RITCHISON, DATED JULY 20, 2000, OF RECORD IN INSTRUMENT NUMBER 20000724-0072947, SAID REGISTER'S OFFICE.

This conveyance is made subject to the following:

1) 2005 taxes and subsequent years.
2) Property is subject to all matters affecting said premises as contained in Plat Book 3600, Page 44, Register's Office for Davidson County, Tennessee.
3) Property is subject to Restrictive Covenants contained in Book 3600, Page 44, Register's Office for Davidson County, Tennessee.
4) Any and all restrictions, conditions, and easements of record.

This is improved property known as: 106 Laura Avenue, Old Hickory, TN 37138
(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 our hand(s) this 25th day of April, 2005.

Charles E. Ritchison
Charles E. Ritchison

Jacque L. Ritchison
Jacque L. Ritchison

Davidson County DEEDWARR
Recvd: 05/06/05 08:38 2 pgs
Fees:13.00 Taxes:466.20

20050506-0051077

STATE OF ARKANSAS
COUNTY OF BENTON

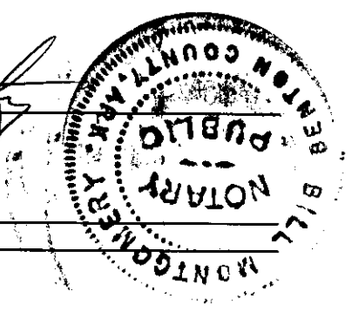
Personally appeared before me, Charles E. Ritchison and wife, Jacque L. Ritchison, with whom I am personally acquainted, (or who proved to me on the basis of satisfactory evidence) and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand, at office, this 25th day of April, 2005.

NOTARY PUBLIC

My Commission Expires:

8-31-2011



PLEASE RETURN TO:
STATE TITLE, INC.
4334 Lebanon Road
Hermitage, TN 37076