STATE OF TENNESSEE
COUNTY OF Williamson

This instrument was prepared by
Overland Title Company, LLC
2131 Maryland Way, Suite 200
Brentwood, TN 37027

The actual consideration or value, whichever is greater, for this transfer is $147,500.00.

Subscribed and sworn to me on October 12th, 2005.

Affiant

Notary Public

CAROLYN A. JAMES
STATE OF TENNESSEE NOTARY PUBLIC
DAVIDSON COUNTY

My Commission Expires:

Davidson County	DEEDWARR
Recvd: 10/12/05 15:43	2 pgs
Fees:13.00 Taxes:545.75	
20051012-0123200	

Address of New Owner:	Send Tax Bills to:	Map-Parcel Numbers:
Bradley E. Smith 1345 Bell Rd., # 212 Antioch, TN 37013	SunTrust Mortgage 201 4th Ave. N, 7th Floor Nashville, TN 37203	162-12-B-41.00

WARRANTY DEED

For and in consideration of the sum of Ten and No/100 ($ 10.00) Dollars, cash in hand paid by the hereinafter named Grantee, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, **James E. Cowart, Jr., and wife, Stephanie L. Cowart**, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto **Bradley E. Smith and wife, Gretchen B. Smith**, hereinafter called the Grantee, their heirs and assigns, a certain parcel of land in Davidson County, Tennessee, described as follows:

Being Unit No. 25-C on the plan of Villas at Belle Parke, Phase I, a horizontal property regime, of record in Instrument No. 20020913-0111601, and Master Deed of record in Instrument No. 20020911-0110959, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description thereof. Description is the same as in the previous deed of record.

Being the same property conveyed to James E. Cowart, Jr., and wife, Stephanie L. Cowart, by warranty deed from NVR, Inc., a Virginia Corporation, trading as Fox Ridge Homes, of record in Instrument No. 20030408-0046574, Register's Office for Davidson County, Tennessee.

This conveyance is made subject to Easement for Construction and Maintenance of Drainage Facility of record in Book 7838, Page 934; Declaration of Drainage Easement of record in Instrument 20020322-0035169; Landscape Buffer Easement of record in Instrument 20011217-

0138710; Subdivision Plat Agreement of record in Instrument 20011217-0138712; and all matters on the plan of record in Instrument 20020913-0111601, all of record in R.O.D.C., 2005 property taxes, which have been assumed by Grantee, zoning, setback requirements and general utility, sewer, and drainage easements of record, subdivision/Condominium declarations, covenants, restrictions and easements of record.

This is improved property known as 1345 Bell Rd., #212, Antioch, Tennessee 37013.

TO HAVE AND TO HOLD said land, with the appurtenances, estate, title and interest thereto belonging to said Grantee, their heirs and assigns, forever; and Grantor does covenant with said Grantee that Grantor is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and the same is unencumbered, except as otherwise herein set out. Grantor does further covenant and bind himself, his heirs and representatives, to warrant and forever defend the title to said land to said Grantee, 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 12 day of October 2005.

James E. Cowart, Jr.

Stephanie L. Cowart

STATE OF TENNESSEE
COUNTY OF Williamson

On this 12 day of October 2005, before me personally appeared James E. Cowart, Jr., and wife, Stephanie L. Cowart, to me known (or proved to me on the basis of satisfactory evidence) to be the persons who executed the foregoing instrument and acknowledged that such persons executed the same as such persons' free act and deed.

Witness my hand, at office, this 12 day of October 2005.

Notary Public

My Commission Expires: 9.16.07

R. MARK DOUGALL
NOTARY PUBLIC AT LARGE
WILLIAMSON COUNTY, TN