This Instrument Prepared By:
John T. Gwin, Attorney at Law
2800 North Mt. Juliet Road
Mt. Juliet, Tennessee 37122-3008

ADDRESS NEW OWNER:
Joung S. Choi
2213 South Ashford Court
Nashville, Tennessee 37214

MORTGAGEE:
Bank of the South
551 N. Mt. Juliet Road
Mt. Juliet, Tennessee 37122

Davidson County DEEDWARR
Recvd: 11/17/05 14:25 3 pgs
Fees:18.00 Taxes:695.60
20051117-0139255

SEND TAX BILL TO:
Owner

MAP **108-12-0-B**
GROUP
PARCEL **65.00CO**

WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten ($10.00) Dollars, cash in hand paid by the hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, **Chongsuk Kim Marck, unmarried** hereinafter called the Grantor, has bargained and sold, and by these presents, does transfer and convey unto **Joung S. Choi and wife, Joung O. Moon**, hereinafter called the Grantees, their heirs and assigns, that certain tract or parcel of land located in Davidson County, State of Tennessee, described as follows, to-wit:

> Being Lot No. 44, on the plan of Harborview, Phase 1-A, Section 2, of record in Plat Book 6900, pages 756-758, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.
>
> Being the same property conveyed to Chongsuk Kim Marck, unmarried by deed from Timothy M. Roe and wife, Robin R. Roe dated September 26, 1996, of record in Book 10220, page 196, Register's Office for Davidson County, Tennessee.

This is improved property known as 2213 South Ashford Court, Nashville, Tennessee 37214.

Taxes for the current year have been settled between the parties. This conveyance is made subject all planning, zoning, and health department rules and regulations which may affect the premises. This conveyance is also made subject to the following matters:

1. Subject to Real Property Taxes for 2005, a lien not yet due and payable. Map 108-12-0-B, Parcel 65.00CO. If improvements are completed after January 1 of any year, the law requires supplemental assessment for the year in which the improvements are completed, as defined by Statute. Any applicable 2005 ad valorem real property taxes assessed by the Taxing Authority constitute a lien, due and payable.

2. Subject to restrictive covenants contained in an instrument of record in Book 7471, page 126; Book 7646, page 142; Book 7646, page 147; Book 7646, page 149; Book 7547, page 648; Book 8263, page 534; Book 8271, page 863, and Book 8297, page 830, said Register's Office, and to which instrument reference is here made for the complete and exact terms of said restrictive covenants.

3. Subject to all of those facts, conditions and limitations shown on the Plat of record in Plat Book 6900, page 756-758, Register's Office for Davidson County, Tennessee, including but not by way of limitation an Owner's Certificate; all setback lines and easements as depicted on said plat and health department rules and regulations.. Reference is here made to said Plat for a more complete depiction of the terms and details thereupon.

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,

Grantor does covenants with the said Grantees that she is lawfully seized and possessed of said land in fee simple, has a good right to convey it, and warrants that the same is unencumbered unless otherwise herein set out; and,

Grantor does further covenant and bind herself, her 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.

WITNESS my hand this the 10th day of November, 2005.

Chongsuk Kim Marck

STATE OF TENNESSEE)
COUNTY OF WILSON)

Personally appeared before me, the undersigned Notary Public in and for said County and State, **Chongsuk Kim Marck, unmarried**, the bargainors, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that she executed the within Warranty Deed for the purposes therein contained.

WITNESS my hand and official seal at office this 10th day of November, 2005.

Patricia M. Gwin
NOTARY PUBLIC

My Commission Expires: 11/23/2008

PATRICIA M. GWIN
STATE OF TENNESSEE
NOTARY PUBLIC
WILSON COUNTY

STATE OF TENNESSEE)
COUNTY OF WILSON)

The actual value or consideration, whichever is greater, for this transfer is $188,000.00.

AFFIANT

Subscribed and sworn to before me on this 10th day of November, 2005.

Patricia M. Gwin
NOTARY PUBLIC
My Commission Expires: 11/23/2008

