WARRANTY DEED

Davidson County DEEDWARR
Recvd: 11/23/05 11:21 2 pgs
Fees:13.00 Taxes:795.50
20051123-0141793

This instrument prepared by
THE HOME CLOSING COMPANY, INC.
214 Centerview Drive Suite 225
Brentwood, TN 37027

OWNER:
Name **Hoai T. Tran**
Address **5561 Oak Chase Drive**
City/State/Zip **Antioch, TN 37013**

SEND TAX BILLS TO:
Name **Terrace Mortgage Company**
Address **900 Ashwood Parkway, Ste 130**
City/State/Zip **Atlanta, GA 30338**

FOR AND IN CONSIDERATION of the sum of **Ten Dollars ($10.00),** cash in hand paid by the hereinafter named Grantee, and other good and valuable considerations, the receipt of which is hereby acknowledged,

S & Y Construction Inc., a Tennessee Corporation ("Grantor") has this day bargained and sold, and does hereby transfer and convey unto **Hoai T. Tran, an unmarried person, ("Grantee")** its successors and assigns, all its right, title and interest in and to property located in **DAVIDSON** County, State of **TENNESSEE,** more particularly described as follows:

Land in Davidson County, Tennessee being Lot 333 on the Plan of Final Plat Section Four, Oak Highlands, a Planned Unit Development, of record in Instrument No. 20040128-0010661, Register's Office for Davidson County, Tennessee, to which said plan reference is hereby made for a more complete and accurate legal description thereof.

Being part of the same property conveyed to S & Y Construction, Inc., a Tennessee Corporation, by Deed from Pine Oaks Properties Two, G.P. A Tennessee General Partnership, dated 02/08/05, recorded 02/09/05, of record in Instrument Number 20050209-0015246, Register of Deeds Office for Davidson County, Tennessee.

This conveyance is subject to taxes for the year 2006 and subsequent years and all matters of record including restrictions, declarations, easements, dedications, agreements, memorandums, and assessments, as shown of record in the Register's Office for Davidson County, Tennessee.

Map-Parcel No.'s: 173-4-o-a-364-co

This is improved property known as: 5561 Oak Chase Drive, Antioch, TN 37013.

TO HAVE AND TO HOLD said real estate, with appurtenances, estate, title and interest belonging to the said grantees, their heirs and assigns forever. **We** covenant that **we are** lawfully seized and possessed of said real estate in fee simple, have a good right to convey it, and that the same is unencumbered.
We further covenant and bind **our** heirs and representatives, to warrant and forever defend the title to said real estate to said grantees, their heirs and assigns, against the lawful claims of all persons.

Witness **my** hand this **17th** day of **November, 2005.**

S & Y Construction Inc.

Mansour P.S

By: Mansour Mike Sedaghat, President

STATE OF TENNESSEE
COUNTY OF DAVIDSON

PERSONALLY APPEARED before me, the undersigned, of the state and county mentioned, **Mansour Mike Sedaghat,** with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be the President of S & Y Construction Inc., the within named bargainor, a corporation, and that such **Mansour Mike Sedaghat,** executed the foregoing instrument for the purposes therein contained, by personally signing the name of the corporation as President.

WITNESS MY HAND and official seal at office, this **17th** day of **November, 2005.**

Commission expires 1/26/08

Notary Public

JEFFREY C. HORN NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN

My Commission Expires JAN 26 2008

STATE OF TENNESSEE
COUNTY OF **DAVIDSON**

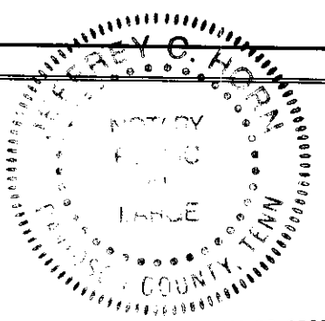
The actual consideration or value whichever is greater, for this transfer is **$215,000.00**

Affiant Thuy Hoai T TRAN

Subscribed and sworn to before me, this the 17th day of November, 2005.

My commission expires:

Notary Public - Register



My Commission Expires JAN. 26, 2008