WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 87,500.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 20th day of April, 2006

Notary Public:

MY COMMISSION EXPIRES: 1/26/08
(AFFIX SEAL)

Davidson County DEEDWARR
Recvd: 04/24/06 10:41 2 pgs
Fees:13.00 Taxes:323.75
20060424-0046448

STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON CO. TENN.

THIS INSTRUMENT WAS PREPARED BY:
RICHARD A. NORTHCUTT, METROPOLITAN ESCROW, INC., 217 PINEWAY DRIVE, NASHVILLE, TN 37217

ADDRESS NEW OWNER (S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP - PARCEL NUMBERS:
Daphene Smith	Irwin Mortgage Corporation	Map 086
119 Hermitage Woods Dr.	400 Interstate N. Pkwy., Suite 580	Group 11-0-A
Hermitage, TN 37076	Atlanta, GA 30339	Parcel 064.00-CO

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

James Earl Spears and wife, Erma A. Spears

hereinafter called the GRANTORS, has bargained and sold, and by these presents do transfer and convey unto

Daphene Smith, an unmarried woman

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:

LAND in Davidson County, Tennessee, being Unit No. 3, Building 1, Raintree Village created under Chapter 27, Title 64 of the Tennessee Code Annotated and established by Master Deed of record in Book 4753, Page 140, Register's Office for said County, and amended and modified by amendment of record in Book 4980, Page 378, Register's Office for said County and as shown on the Revised Plan of Phase 2 and 2A, Hermitage Woods Condominium Apartments, as of record in Plat Book 4860, Pages 62 through 64, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description of such Unit. Garage number 1-3-G, is a limited common element for the exclusive use of the occupant of said unit.

Being the same property conveyed to James Earl Spears and wife, Erma A. Spears, by deed from Kerry L. Kelley and wife, Sonya B. Kelley, of record in Book 5711, Page 617, said Register's Office.

This conveyance is subject to Restrictions and By-Laws of record in Book 4743, Page 258; Book 4753, Page 140; Book 4980, Page 378; Book 5165, Page 781; Book 5172, Page 77; Book 5546, Page 493; Book 4753, Page 153; Book 5122, Page 878; Book 6229, Page 970, said Register's Office.

This conveyance is made subject to: (1) 2006 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 4860, Pages 62-64, said Register's Office; (3) All matters appearing on the plats of record in Plat Book 4460, Page 147 and Plat Book 4460, Page 179, said Register's Office; (4) Water and Sewer Line Easement of record in Book 4771, Page 596, said Register's Office.

Power of Attorney of record in Instrument 20060424-0046447, said Register's Office.

This conveyance is subject to any and all, recorded and unrecorded, zoning regulations, building restrictions and setback lines, easements and rights of way for public utilities.

Unimproved ( )

This is Improved (X) property, known as 119 Hermitage Woods Dr., Hermitage, TN 37076

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.

FILE BOX 45

Witness our hands this 20th day of April, 2006.

James Earl Spears

Erma A. Spears by James Earl Spears Atty in fact
Erma A. Spears
By: James Earl Spears, Attorney-in-Fact

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named James Earl Spears, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument for the purposes therein contained.

Witness my hand and official seal at Nashville, Tennessee, this 20th day of April, 2006.

My Commission Expires: 1/24/08

Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named, James Earl Spears, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence) and who acknowledged that he executed the within instrument on behalf of Erma A. Spears as her Attorney in Fact as the free act and deed of the within named Erma A. Spears.

Witness my hand and official seal at Nashville, Tennessee, this 20th day of April, 2006.

My Commission Expires: 1/24/08

Notary Public