(1)

Prepared by:
Realty Title & Escrow Company, Inc.
5111 Maryland Way, Suite 101
Brentwood, TN 37027

STATE OF TENNESSEE
COUNTY OF WILLIAMSON
The actual consideration or value, whichever is greater, for this transfer is $316,000.00

Affiant

Subscribed and sworn to before me, this 11th day of May, 2006.

Notary Public
My commission expires: 7/01/09

ANN M. LEDET STATE OF TENNESSEE NOTARY PUBLIC WILLIAMSON COUNTY

Davidson County DEEDWARR
Recvd: 05/17/06 11:19 2 pgs
Fees:13.00 Taxes:1169.20
20060517-0057731

02-0604-44764

Address of New Owner:	Send Tax Bills to:	Tax Information
Jae Kwang Hwang	Franklin American Mortgage Co.	171-08-0-A-074
1077 Beech Tree Lane	501 Corporate Centre Dr.,Ste.400	
Brentwood TN 37027	Franklin, TN 37067	

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantees, and other good and valuable consideration, the receipt of which is hereby acknowledged, Michael E. Crews and wife, Elinda S. Crews, hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Jae Kwang Hwang and wife, Kyung Saeng Hwang, hereinafter called the Grantees, their successors 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 Lot No. 74, on the Plan of Cottonport Plantation, Phase II, of record in Book 6900, Page 950, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Michael E. Crews and wife, Elinda S. Crews by deed from Radnor Homes, Inc., dated 12-23-92, of record in Book 8828, Page 874, Register's Office for Davidson County, Tennessee.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 1077 Beech Tree Lane, Brentwood, TN 37027

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, successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves, our heirs, successors, assigns and representatives, to warrant and forever defend the title to said land to 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 my hand this 11th day of May, 2006.

Michael E. Crews

Elinda S. Crews

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said county and state, Michael E. Crews and Elinda S. Crews, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged they executed the within instrument for the purposes therein contained.

Witness my hand in Brentwood, TN, this 11th day of May, 2006.

State of Tennessee at Large



My Commission expires 9/3/09