WARRANTY DEED

JOHN GLEAVES NOTARY PUBLIC STATE OF TENNESSEE DAVIDSON COUNTY, TENN.

B-MSM-06-2302

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $222,000.00

Affiant

Subscribed and sworn to before me, this 31st DAY OF July, 2006.

Notary Public

MY COMMISSION EXPIRES: 7-2-10
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
John K. Ramsey	First Horizon Home Loans Corp.	
2302 18th Avenue South (ADDRESS)	1555 W. Walnut Hil Lane, Ste. 200 (NAME) (ADDRESS)	104-16-0C-102.00
Nashville, TN 37212 (CITY) (STATE) (ZIP)	Irving, TX 75038 (CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged, we MARY L. GRAHAM, unmarried, hereinafter called the Grantor(s), have bargained and sold, and by these presents do transfer and convey unto JOHN K. RAMSEY AND WIFE, KELLY C. RAMSEY, hereinafter called the Grantee(s), their heirs and assigns, that certain tract or parcel of land in DAVIDSON COUNTY, STATE OF TENNESSEE, described as follows, to wit:

Land in Davidson County, Tennessee, being Unit 2302, PLAN OF RAVENSWOOD COURT CONDOMINIUM APARTMENTS, as shown on plat of record in Plat Book 6250, Pages 98 and 99 and as established by Master Deed of record in Book 6363, Page 906, in the Register's Office, Davidson County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to Mary L. Graham by Warranty Deed from Teresa N. Litchefeld Brubacker and husband, Gregory W. Brubaker recorded May 3, 2004 in Instrument No. 20040503-0049961, Register's Office for Davidson County, Tennessee. This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 2302 18th Avenue South, Nashville, Tennessee 37212
(House Number) (Street) (P.O. Address) (City or Town) (Postal ZIP)

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEE(S), their heirs and assigns forever; and we do covenant with the said GRANTEE(S) 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 GRANTEE(S), 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/our hand(s) this 31st day of July, 2006.

Mary L. Graham

Davidson County DEEDWARR
Recvd: 08/08/06 15:12 2 pgs
Fees:13.00 Taxes:821.40
20060808-0097492

STATE OF Tennessee
COUNTY OF Davidson

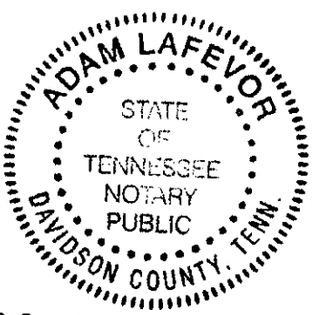
Personally appeared before me, the undersigned, a Notary Public in and for said County and State, Mary L. Graham, the within named bargainor, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that he/she/they executed the within instrument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

Witness my hand and official seal, this the 31st day of July, 2006.

Notary Public

My Commission Expires:

(SEAL)



My Commission Expires NOV. 22, 2008

RETURN TO:
Rudy Title and Escrow
2012 21st Ave South
Nashville, TN 37212
Phone: (615)383-2903