Box 5

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

I hereby declare that the actual consideration for this transfer, or the true value of the property transferred, whichever is greater, is $144,000.00.

AFFIANT

Sworn to and subscribed before me this 14th day of September, 2006.

NOTARY PUBLIC My commission expires:

WA. THOMAS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.

My Commission Expires NOV. 14, 2009

Map & Parcel No. 173-04-0-A-116.00 CO

Address of New Owner:
Susana Salinas
5057 West Oak Highland Drive
Antioch, TN 37013

Send Tax Notices To:
Southeast Financial F.C.U.
444 James Robertson Pkwy.
Nashville, TN 37219

WARRANTY DEED

FOR GOOD AND VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned, CHONGUN KIM and husband, INCHUL CHANG, hereinafter referred to as Grantors, have bargained and sold, and by these presents do transfer and convey unto SUSANA SALINAS, an unmarried person, hereinafter referred to as Grantee, her heirs and assigns forever, all of their right, title and interest in the following described real estate, situated in Davidson County, State of Tennessee, to wit:

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. 116 on the Plan of Phase 1, Oak Highlands, of record in Plat Book 6900, Pages 432-435, Register's Office for said County, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Chongun Kim and husband, Inchul Chang, by Warranty Deed from Tong Wha Lee and wife, Sung Shin Lee, by their Attorney-in-Fact, Dae Sung Bae, dated October 31, 2003, recorded November 11, 2003, of record in Instrument No. 20031111-0164932, in the Register's Office for Davidson County, Tennessee.

This is improved property, known as 5057 West Oak Highland Drive, Antioch, TN 37013.

THIS CONVEYANCE IS SUBJECT TO easements and building setback lines of record at Plat Book 6900, pages 432-435, in the Register's Office for Davidson County, Tennessee; and to the 2006 Davidson County property taxes, which are being prorated.

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE, her heirs and assigns forever; and we do covenant with the said GRANTEE 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, her heirs and assigns, against the lawful claims of all persons whomsoever. Said property is conveyed subject to such limitations, restrictions and encumbrances as may affect the premises. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

Davidson County DEEDWARR
Recvd: 09/19/06 09:07 2 pgs
Fees:13.00 Taxes:532.80

20060919-0115683

IN WITNESS WHEREOF, the said CHONGUN KIM and husband, INCHUL CHANG have hereunto set their signature, this 14th day of September, 2006.

CHONGUN KIM

I Chang by AIF

INCHUL CHANG

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 CHONGUN KIM and husband, INCHUL CHANG, the bargainors, with whom I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the foregoing Warranty Deed for the purposes and considerations therein contained.

WITNESS my hand and official seal of office, this 14th day of September, 2006.

My commission expires: _____

J. WAYNE THOMAS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 14, 2009

NOTARY PUBLIC

STATE OF TENNESSEE)
COUNTY OF DAVIDSON)

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, CHONGUN KIM, to me known (or proved to me on the basis of satisfactory evidence) to be the person who executed the foregoing instrument on behalf of INCHUL CHANG, as Attorney-in-Fact, and acknowledged that she executed the same as the free act and deed of INCHUL CHANG (the principal), for the purposes therein contained.

Witness my hand and seal of office, this 14th day of September, 2006.

My Commission Expires: _____

J. WAYNE THOMAS STATE OF TENNESSEE NOTARY PUBLIC DAVIDSON COUNTY, TENN.
My Commission Expires NOV. 14, 2009

NOTARY PUBLIC

POWER OF ATTORNEY RECORDED CONTEMPORANEOUSLY HEREWITH AS INSTRUMENT NO. 20060919-0115682, IN THE REGISTER'S OFFICE FOR DAVIDSON COUNTY, TENNESSEE.

This Instrument Prepared By:
J. Wayne Thomas, Attorney at Law
RELS/Real Estate Loan Services of Tennessee, Inc.
1100 Kermit Drive, Suite 204
Nashville, TN 37217

When Recorded Return to:

RELS
1100 Kermit Drive, Suite 204
Nashville, TN 37217