Space reserved for recording information:

Davidson County DEEDWARR
Recvd: 01/29/08 13:50 1 pg:
Fees:13.00 Taxes:518.00

20080129-0009198

WARRANTY DEED

LORI C. WARREN
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON

Preparer's File #-08A0037

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $140,000.00 .

Affiant

SWORN AND SUBSCRIBED TO BEFORE ME, THIS THE 25th DAY OF JANUARY, 2008.

Notary Public

(Affix Seal)

My Commission Expires: 6/29/2010

THIS INSTRUMENT WAS PREPARED BY and PLEASE RETURN TO:
ESCROW SERVICES OF TENNESSEE, LLC
Ten Cadillac Drive, Suite 150
Brentwood, Tennessee 37027

Address of New Owners:	Send Tax Bills To:	Tax ID#:
Bernice Fosbinder 1733 Ridgemere Court Hermitage, Tennessee 37076	Churchill Mortgage Corporation 761 Old Hickory Blvd., Suite 401 Brentwood,TN 37027	86-3-52

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid by the hereinafter named Grantee(s), and other good and valuable consideration, the receipt of which is hereby acknowledged, I/we, TERRY L. SMITH AND WIFE, KATHLEEN SMITH hereinafter called the Grantor(s), have bargained and sold, and by these presents do hereby transfer and convey unto BERNICE FOSBINDER, UNMARRIED, 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 Lot No. 48 on the Plan of Ridgemere Subdivision, of record in Plat Book 6250, page 937, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description.

Being the same property conveyed to Terry L. Smith, married, by Warranty Deed from Jeffrey G. Jones and wife, Betty C. Jones of record in Instrument No. 200405030049787, dated 4/23/2004, Register's Office for Davidson County, Tennessee. Terry L. Smith and Teresa Willman Smith, to whom he was married at the time of the above noted transaction, are now divorced; see Wilson County General Sessions Court Docket No. 13007 DVC. Terry L. Smith is now married to Kathleen Smith, who joins in this instrument in order to convey any interest she has by way of marriage or otherwise.

This conveyance is subject to any and all restrictions and easements of record.

( ) unimproved
This is (X) improved property known as **1733 Ridgemere Court, Hermitage, Tennessee 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 GRANTEE, their heirs and assigns forever; and we, the GRANTORS, 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 that 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, 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 **25th**~~ day of **January**, **2008**:

Terry L. Smith

Kathleen Smith

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public in and for said County and State, the within named TERRY L. SMITH AND KATHLEEN SMITH the bargainor(s), with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that such person or persons executed the within instrument for the purposes therein contained. Witness my hand and official seal this 25th day of January, 2008.

MARION FORTNER
STATE OF TENNESSEE NOTARY PUBLIC
COUNTY OF WILLIAMSON

Notary Public

My Commission Expires: 6/29/2010