WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of $$56,000.00, of which $$2,277.16 has been paid in cash, the receipt of which is hereby acknowledged, and the assumption of a note and deed of trust to INDEPENDENCE ONE MORTGAGE CORP., and having an unpaid balance of $$53,722.84, WE, SANDRA PFLUEGER VANSISE and husband, KEITH A. VANSISE, have this day granted, bargained, sold, and by these presents do transfer and convey unto AZZUM AL-ASMAR, his heirs and assigns, the hereinafter described land(s), situated in the ____ Civil District of County of DAVIDSON and State of Tennessee, and more particularly described as follows, to-wit:

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BEING Unit No. 223 on the Plan of Hermitage Meadows Subdivision, Stage Three, of record in Book 6250, Page 300, Register's Office for said County, to which said plan reference is hereby made for a complete legal description thereof.

BEING the same conveyed to Sandra Pflueger, an unmarried person, by deed of Thomas W. Grumke and wife, Jane Barry-Grumke, dated February 12, 1987, and recorded in the Register's Office of Davidson County, Tennessee, in Book 7139, Page 803. Sandra Pflueger has since married and her husband joins in this conveyance. BEING all of Map 86-14A, Parcel 223 as shown on the Tax Maps for Davidson County, Tennessee.

THIS DESCRIPTION TAKEN DIRECTLY FROM PREVIOUSLY RECORDED DEED AND NOT ALTERED IN ANY WAY.

1992 TAXES WILL BE PAID BY: MORTGAGEE

MORTGAGEE: INDEPENDENCE ONE MORTGAGE CORPORATION
P.O. BOX 79001
DETROIT, MICHIGAN 48279-3081
(ADDRESS)

RECORD OWNER: AZZAM AL-ASMAR
a.a. 223 THISTLE LANE
HERMITAGE, TN 37076

This is improved property known as 223 Thistle Lane, Hermitage, Tennessee 37076.

THE CONVEYANCE OF THE ABOVE PROPERTY IS MADE SUBJECT TO THE FOLLOWING:

1. Said premises are restricted by all of the requirements, conditions, easements, assessments, liens, uses, restrictions, and interests of other lot owners within Hermitage Meadows; and including the requirement that all owners of lots in Hermitage Meadows be members of the Hermitage Meadows Homeowners' Association, subject to assessment for the payment of costs incident to the maintenance of the common areas, the improvements thereon, and the administrative expenses of the Association, and providing for a lien to secure the payment thereof which is secondary to any first mortgage all as contained in instruments executed by the Grantors and recorded in Book 6034, Page 365, said Register's office, which said instrument are included in this deed by reference and made a part thereof the same as though copied herein verbatim.

2. Easements and minimum building setback lines, conditions of the Owner's Certificate and dedication of common areas as shown on the Plan of Hermitage Meadows Subdivision, Stage Three, of record as aforesaid.

3. The fee title herein conveyeed shall not extend beyond the individual lot lines or upon any roads which have been dedicated to the public, or upon any walkway, parks, playgrounds, or other common property, and the fee title to such common property (designated "Common Area" on the Plan of Hermitage Meadows Subdivision, Stage Three) is vested in Hermitage Meadows Homeowners' Association for the common enjoyment of all members of said Association.

4. Easements for sanitary sewers and water lines granted Cumberland Utility District.

5. Taxes for the current year which have been prorated and assumed by the Grantee(s) herein.

TO HAVE AND TO HOLD the premises aforesaid unto the said AZZAM AL-ASMAR, his heirs and assigns, forever.

a.a

The said SANDRA PFLUEGER VANSISE and husband, KEITH A. VANSISE, do hereby covenant that they are lawfully seized and possessed of an indefeasible estate in fee in the premises hereby conveyed; that they have a good right to convey the same; that the said premises are free and clear of any incumbrances, and that they will warrant and defend the title to the said premises unto the said vendee(s), his heirs and assigns, forever, against the lawful claims and demands of all persons whomsoever.

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The said vendor(s) and all persons rightfully claiming under them will from time to time, and at all times, at the request and cost of the said vendee(s), his heirs and assigns, execute all such further assurances for the further or more perfectly satisfactorily assuring and confirming the said hereditaments and premises hereby granted as shall be necessary to effectuate the purposes of this instrument.

WITNESS, our hands, this 28 day of December, 1992.

Sandra Pflueger VanSise
SANDRA PFLUEGER VANSISE

Keith A. VanSise
KEITH A. VANSISE

STATE OF TENNESSEE

COUNTY OF DAVIDSON

On this 28 day of December, 1992, before me personally appeared SANDRA PFLUEGER VANSISE and husband, KEITH A. VANSISE, to me known or proved to me on the basis of satisfactory evidence to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

WITNESS my hand and Seal of office in said County on the day above written.

Shirley Jones Edmonds
NOTARY PUBLIC

My commission expires:

3/26/94

I, or we, hereby affirm that the actual consideration for this transfer or value of the property transferred, whichever is greater is $$56,000.00, which amount is equal to or greater than the amount which the property transferred would command at a fair voluntary sale.

Izzam Al-asmar
AFFIANT

Subscribed and sworn to before me this the 28 day of December, 1992.

Shirley Jones Edmonds
NOTARY PUBLIC

My commission expires:

3/26/94

THIS INSTRUMENT PREPARED BY:
MARK F. GALLIEN, P.C.
ATTORNEYS AT LAW
P. O. BOX 230
MARTIN, TN 38237

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7.7.7 6.5.

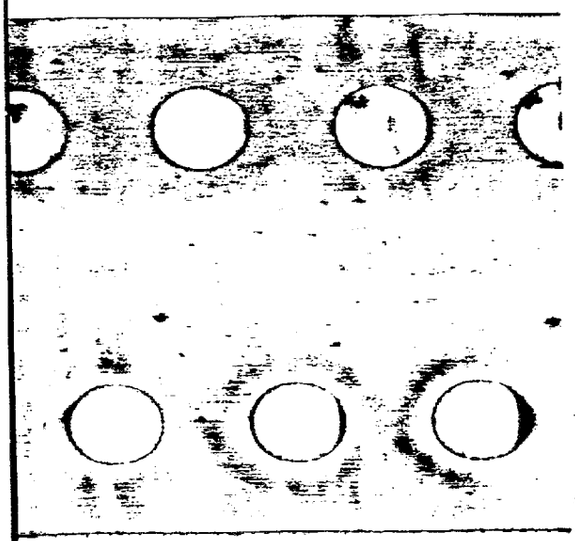
IDENTIFICATION REFERENCE

Dec 29 3 16 PM '92

DAVIDSON COUNTY, TN

PICK-UP

6259 12/29 0101 03CHECK 220.20



OFFICIAL RECEIPT
FELIX Z. WILSON, II
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

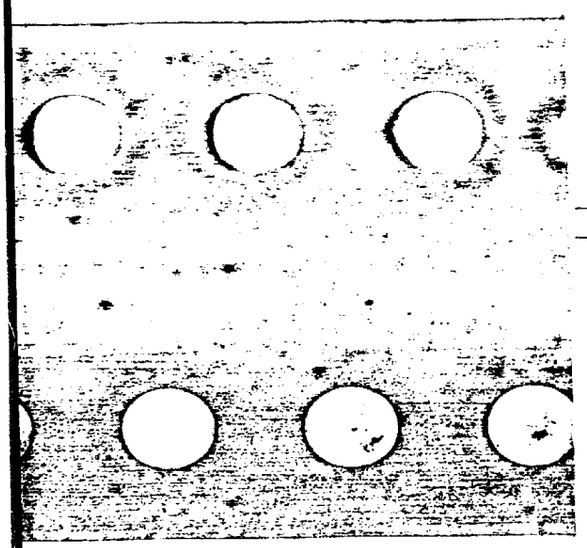
RECEIVED OF _____

FOR _____

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CO CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID
				CAMT 56000.00
				CON TX 207.20
				PRFEE 1.00
				WDEED 12.00
				TOTAL 220.20
				CHECK 220.20
12/29/92	01			15:15 0001 6259



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

7.7.7.6.5.

IDENTIFICATION REFERENCE

DEC 29 3 16 PM '92

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN

No. 605384