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WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 63,900.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF December 19 97

Notary Public

MY COMMISSION EXPIRES: 9/2/2000
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
KAY B. HOUSCH, ESQ BPR#010995, 214 SECOND AVE. NORTH, SUITE TWO, NASHVILLE, TENNESSEE 37201

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
DEBRA WALKER (NAME)	America's Wholesale Lender (NAME)	MAP 150-2
811 Lake Terrace Drive (ADDRESS)	155 Northlake Ave. (ADDRESS)	PARCEL 154
Nashville, TENNESSEE 37217 (CITY) (STATE) (ZIP)	Pasadena, CA 91109 (CITY) (STATE) (ZIP)	

FOR AND CONSIDERATION OF THE SUM OF TEN DOLLARS, CASH IN HAND PAID BY THE HEREINAFTER NAMED GRANTEES, AND OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED, WE, RICHARD M. ARNOLD AND WIFE, GLENDA D. ARNOLD,

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO DEBRA WALKER

HEREINAFTER CALLED THE GRANTEES, THEIR HEIRS AND ASSIGNS, A CERTAIN TRACT OR PARCEL OF LAND IN DAVIDSON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS, TO-WIT:

Land in Davidson County, being Lot number 32-A on the Plan of Section One, Revised Zone Lot Division of Lots 16, 17, 25, 26, 27, 28, 29, 30, 31, 32, 33, 37, 38, 39, 40, 41, 42, 43, 44, & 45 Harbor Gate, of record in Plat Book 6250 at page 638, Register's Office for Davidson County, Tennessee, to which reference is hereby made for a more complete description.

Being the same property conveyed to Richard M. Arnold, unmarried by deed from The Secretary of Housing and Urban Development of record in Book 8257, page 276, Register's Office for Davidson County, Tennessee.

11386899
IDENTIFICATION REFERENCE
98 JAN -5 PM 2:36
REGISTER
DAVIDSON COUNTY, TN.

unimproved ( )
This is improved (X) property, known as 811 Lake Terrace Drive, Nashville, TENNESSEE 37217
(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 GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES 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 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 our hand s this 31st day of December 19 97

RICHARD M. ARNOLD

Glenda D. Arnold
GLENDA D. ARNOLD

8538 01/05 0101 03CHECK 243.95

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 RICHARD M. ARNOLD AND WIFE, GLENDA D. ARNOLD,

the bargainor s, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that they executed the within instrument for the purposes therein contained. Witness my hand and official seal at NASHVILLE, Tennessee, this 31st day of December, 19 97.

Commission expires 9/29/2001

Notary Public

STATE OF TENNESSEE
COUNTY OF

Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ as such _____ and _____ being authorized so to do, execute the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said _____ as such _____, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at _____ on this the _____ day of _____ 19_____.

My commission expires _____

_____
Notary Public

ENCUMBRANCES:

1. 1998 real property taxes and subsequent years, are a lien, but not yet due and payable.

2. Restrictive Covenants recorded in Book 6221, page 253, in Book 6486, page 436, in Book 6597, page 157, and re-recorded in Book 6599, page 984, all in the Register's Office of Davidson County, Tennessee.

3. Subject to all matters shown on the plan of record in Book 6250, page 638, Register's Office of Davidson County, Tennessee.

OFFICIAL RECEIPT

FELIX Z. WILSON, II

REGISTER OF DAVIDSON COUNTY

NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 10746 PG 476

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 63500.00
CON TX 234.95
PRFEE 1.00
WDEED 8.00
TOTAL 243.95
CHECK 243.95

01/05/98 01 14:36 0001 8538

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

98 JAN -5 PM 2:36

FELIX Z. WILSON, II REGISTER
DAVIDSON COUNTY, TN.

IDENTIFICATION REFERENCE 0386899

No.1239219