WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 120,000.00

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 31st DAY OF March 19 98

Notary Public

MY COMMISSION EXPIRES: (AFFIX SEAL)

ROBERT L. SCRUGGS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN. My Commission Expires MAR. 24, 2001

THIS INSTRUMENT WAS PREPARED BY
Premier Title & Escrow, LLC, 4301 Hillsboro Road, Suite 300, Nashville, Tennessee 37215

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Terry Watkins (NAME)	America's Wholesale Lender (NAME)	MAP 133-11-0
3805 Legate Court (ADDRESS)	155 North Lake Avenue (ADDRESS)	PARCEL 131
Nashville, Tennessee 37211 (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, Sam DiCarlo , unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Terry Watkins and wife, Lisa R. Watkins

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, Tennessee being Lot No. 150 on the Plan of Valley View Meadows, Section II, of record in Book 3600, page 60, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete description.

Being the same property conveyed to Sam DiCarlo and wife, Elsie F. DiCarlo by deed from Randall Phillips Builders, Inc., of record in Book 4035, page 105, said Register's Office. Elsie F. DiCarlo has since died, leaving Sam DiCarlo as her surviving spouse.

This conveyance is subject to (a) 1998 real property taxes which have been prorated and assumed by the grantee(s); and (b) all matters appearing on the plan of record in Book 3600, page 60, said Register's Office.

04194 76 IDENTIF. ↑ REFERENCE

98 APR -1 AM 9:55 DAVIDSON COUNTY, TN. REGISTER

MAIL ENV.

3597 04/01 0101 03CHECK 453.00

unimproved ( )
This is improved (X) property, known as 3805 Legate Court, Nashville, Tennessee 37211
(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 my hand this 31st day of March 19 98

Sam DiCarlo

Sam DiCarlo

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 Sam DiCarlo

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 10th day of March 19 98.

ROBERT L. SCRUGGS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

Commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF

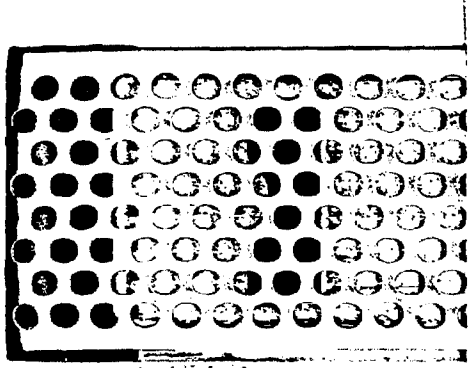
Before me, _____ a Notary Public within and for the State and County aforesaid, personally appeared _____ and _____ with whom I am personally acquainted and who upon _____ oath(s) acknowledged _____ to be the _____ and _____ respectively of the _____ the within named bargainor, and corporation, and that _____ 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 _____.

My Commission Expires MAR. 24, 2001

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

My commission expires _____

Notary Public



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

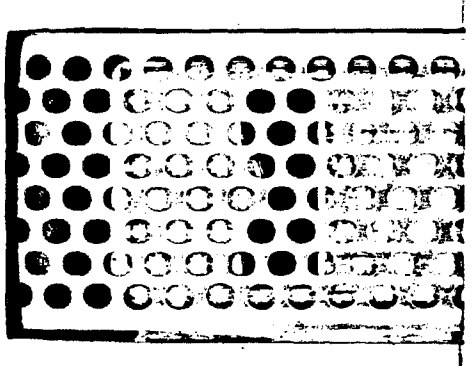
RECEIVED OF _____

FOR _____

BOOK 10864 PG 18

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 120000.00
CON TX 444.00
PRFEE 1.00
WDEED 8.00
TOTAL 453.00
CHECK 453.00

04/01/98 01 00:57 0001 3597
RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

04194476
IDENTIF. ↑ REFERENCE

98 APR -1 AM 9:55
FELIX Z. WILSON, REGISTER
DAVIDSON COUNTY, TN.

No. 1273862