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WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 116,000.00

X Amy G Brackin
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 1st DAY OF July 19 98

Robert Gay
Notary Public

MY COMMISSION EXPIRES: Exp. 03/24/2001
(AFFIX SEAL)

ROBERT L. GAY NOTARY PUBLIC DAVIDSON COUNTY, TENNESSEE

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
Amy G. Brackin (NAME)	America's Wholesale Lender (NAME)	MAP 149-04
2545 Edge-O-Lake Drive (ADDRESS)	155 North Lake Avenue (ADDRESS)	PARCEL 61
Nashville, TN 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, Spencer E. Gay and Lori Gay, husband and wife

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Amy G. Brackin, unmarried

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. 462 on the Plan of Edge-O-Lake Estates, Section 6, of record in Book 3700, pages 15-16, 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 Spencer E. Gay by deed from Gary L. Davis and wife, Lisa J. Kipp Davis, of record in Book 8495, page 779, Register's Office for Davidson County, TN.

This conveyance is subject to (a) 1998 real property taxes which have been prorated and assumed by the grantee(s); (b) all matters appearing on the plan of record in Book 3700, page 16, said Register's Office; and (c) restrictive covenants of record in Book 3908, page 161, said Register's Office.

Lori Gay joins in signing this Warranty Deed to convey any and all marital rights she may have in subject property.

unimproved ( )
This is improved (X) property, known as 2545 Edge-O-Lake Drive, Nashville, TN 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 1st day of July 19 98

Spencer E. Gay

Lori Gay

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 Spencer E. Gay and Lori Gay

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 1st day of July 19 98.

Commission expires _____

Notary Public

STATE OF TENNESSEE
COUNTY OF

ROBERT L SCRUGGS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE Exp. 03/24/2001

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

MAIL ENV.

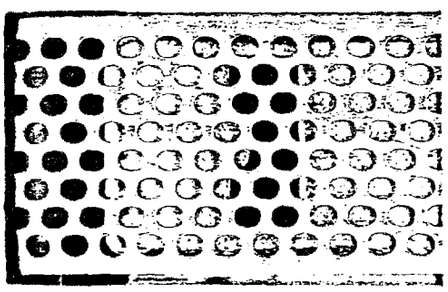
98 JUL -2 AM 9:40

DAVIDSON COUNTY, TN.

0458095

IDENTIF. & REFERENCE

9888 07/02 0101 03CHECK 440-20



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

RECEIVED OF _____

FOR _____

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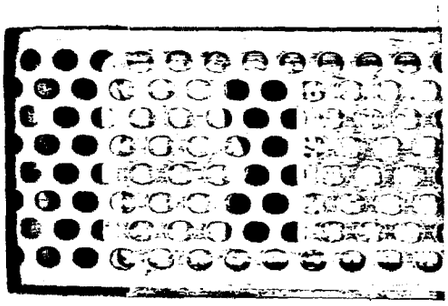
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED		PRFEE - PROBATE FEE

DATE	SYMBOL	VALUATION	TAX AND FEES	TOTAL PAID

CAMT 116000.00
CON TX 429.20
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 440.20
CHECK 440.20

07/02/98 01 09:40 0001 8888

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK



0458095
IDENTIF. & REFERENCE

98 JUL -2 AM 9:40
FELIX Z. WILSON II REGISTER
DAVIDSON COUNTY, TN.

No. 1314661