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WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 78,500.00

Michael Scott Wiggins
Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 21st DAY OF December 19 98

Jennifer Lindsay
Notary Public

MY COMMISSION EXPIRES: 5/27/2001
(AFFIX SEAL)

NOTARY PUBLIC AT LARGE DAVIDSON COUNTY TENNESSEE

THIS INSTRUMENT WAS PREPARED BY
Southland Title & Escrow Co., 750 Old Hickory Blvd., Suite 202, Brentwood, Tennessee 37027

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Michael Scott Wiggins (NAME)	America's Wholesale Lender (NAME)	162-12-A 45.00CO
1047 Brittany Park Drive (ADDRESS)	P.O. Box 10212 (ADDRESS)	
Antioch, TN 37013 (CITY) (STATE) (ZIP)	Van Nuys, CA 91410 (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, Carlton Enterprises, Inc.

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Michael Scott Wiggins, 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, TN, BEING Lot No. 45 on the Plan of Brittany Park, Phase IB, First Revision, of record in Plat Book 9700, page 610, Register's Office for Davidson County, TN, to which plan reference is hereby made for a complete description thereof.

Being the same property conveyed to Carlton Enterprises, Inc., by deed of record in Book 8113, page 843, corrected in Book 8128, page 85 and Book 9242, page 133, Register's Office for Davidson County, TN.

This conveyance is subject to the following: Taxes for the year 1998 have been prorated and payment thereof is expressly assumed by the herein Grantor; Restrictions of record in Book 10016, page 870, amended in Book 10772, page 988; Plan of record in Book 9700, page 610; Agreements of record in Book 9935, page 753, and Book 8113, page 849 amended in Book 8128, page 92; Deed of record in Book 10789, apge 173; Charter of record in Book 10016, page 900; all in the Register's Office for Davidson County, TN.

unimproved ( )
This is improved (X) property, known as 1047 Brittany Park Drive, Antioch, TN 37013
(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 21st day of December 19 98

Carlton Enterprises, Inc.
By:

RECORDERS MEMO
LEGIBILITY OF WRITING, TYPING OR PRINTING IN THIS DOCUMENT UNSATISFACTORY WHEN RECEIVED

STATE OF TENNESSEE
COUNTY OF

Personally appeared before me, _____, a Notary Public in and for said County and State, the within named _____

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

Commission expires _____

_____
Notary Public

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Before me, the undersigned a Notary Public within and for the State and County aforesaid, personally appeared Donald R. Day, Jr. and _____ with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Authorized Agent and _____ respectively of the Carlton Enterprises, Inc. the within named bargainor, and corporation, and that he as such Authorized Agent 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 Donald R. Day, Jr. as such Authorized Agent, and attesting the same by the said _____ as such _____.

Witness my hand and official seal at office at Brentwood, Tennessee on this the 21st day of December 1998.

My commission expires 5/27/2001

Jennifer Lunsford
Notary Public

JENNIFER LUNSFORD NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENNESSEE

0528764
IDENTIF. & REFERENCE

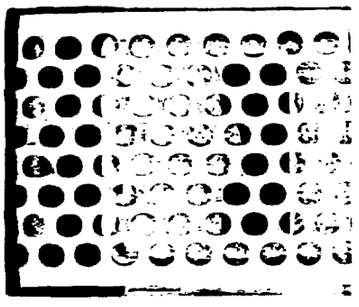
98 DEC 23 AM 10:00
DAVIDSON COUNTY, TN.
MAIL ENV.

4262 12/23 0101 03CHECK 201.45

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

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RECEIVED OF _____

FOR _____

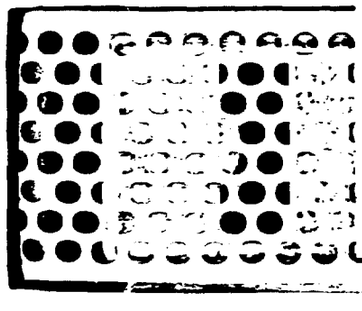
CO - CONVEYANCE	CC - CERTIFIED COPY	MISC - MISCELLANEOUS
MO - MORTGAGE	REL - RELEASE	CO TX - STATE TAX CONVEY
WD - WARRANTY DEED	UCC - UNIFORM COMMERCIAL CODE	MO TX - STATE TAX MORT
TD - TRUST DEED	CFEE - COMPUTER FEE	PRFEE - PROBATE FEE

[illegible]	[illegible]
CON TX	290.45
PRFEE	1.00
MISC	8.00
CFEE	2.00
TOTAL	301.45
CHECK	301.45

12/23/98 (1 09:57 0001 4252

0528764
IDENTIF. # REFERENCE

98 DEC 23 AM 10:30



RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1405821