Prepared by:
Lassiter, Tidwell & Hildebrand
Attorneys at Law
428 Wilson Pike Circle
Brentwood, TN 37027

ELIZABETH J. SMITH
NOTARY PUBLIC AT LARGE
DAVIDSON CO., TENN.

My Commission Expires
1-29-2000

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

The actual consideration or value, whichever is greater, for this transfer is $173,900.00

Affiant

Subscribed and sworn to before me, this 15th day of October, 1999.

Notary Public
My commission expires: 01/29/00

Address of New Owner:	Send Tax Bills to:	Tax Information
Delphia Selem 3408 Cobble Street Nashville TN 37211	DiTech Funding 3200 Park Center Drive, Suite 150 Costa Mesa, CA 92626	172-12-0-B 170.00CO

WARRANTY DEED

For and in consideration of the sum of ten dollars & no/100 ($10.00), cash in hand paid by the hereinafter named Grantee(s), and other good and valuable considerations, the receipt of which is hereby acknowledged Philip L. Andrews and wife, Janette Andrews hereinafter referred to as Grantors, have bargained and sold, and do hereby transfer and convey to Delphia Selem and husband, Hashem Selem hereinafter called the Grantees their successors 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. 548 on the Plan of Bradford Hills, Section Ten, of record in Book 7900, Page 6, amended in Book 7900, Page 495, Register's Office for said County, to which plan reference is hereby made for a more complete legal description.

Being the same property conveyed to Philip L. Andrews and wife, Janette Andrews by deed from Claridge Builders, Inc., dated September 9, 1993, recorded in Book 9076, Page 686, said Register's Office.

This conveyance is subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out on any applicable plat of record.

This property is improved property known as 3408 Cobble Street, Nashville, Tennessee 37211

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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 successors and assigns, forever. Grantors covenant with Grantees that Grantors are lawfully seised 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. Grantors do further covenant and bind ourselves and our heirs successors and assigns and representatives, to warrant and forever defend the title to said land to 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 15th day of October, 1999.

Philip L. Andrews

Janette Andrews

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Personally appeared before me, the undersigned, a Notary Public within and for said county and state, Philip L. Andrews and Janette Andrews with whom I am personally acquainted, and who acknowledged they executed the within instrument for the purpose therein contained

Witness my hand, at office in Brentwood, Tennessee, this 15th day of October, 1999.

Notary Public

My Commission expires: 10/08/02

MICHAEL T. BATES
NOTARY PUBLIC AT LARGE
WILLIAMSON CO., TENN.
My Commission Expires October 8, 2002

2987 10/22 0101 03CHECK 654.43

OFFICIAL RECEIPT

BILL GARRETT
REGISTER OF DAVIDSON COUNTY
NASHVILLE, TENNESSEE

RECEIVED OF _____

FOR _____

BOOK 11714 PAGE 339

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

0649517

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CAMT 173900.00
CON TX 643.43
PRFEE 1.00
WDEED 8.00
CFEE 2.00
TOTAL 654.43
CHECK 654.43

10/22/99 01 15:23 0001 2987

RECEIPT IS NOT VALID UNTIL CHECK IS PAID BY BANK

No. 1530777