Name and Address of New Owner:
Ramy Ibrahim
812 Lake Terrace
Nashville, TN 37217

Send Tax Bills to:
Union Planters PMAC
215 Forrest Street
Hattiesburg, MS 39401

Map and Parcel Nos.
Map 150-2 Parcel 159

Davidson County DEEDWARR
Recvd: 03/07/01 16:19 3pgs
Fees:15.00 Taxes:203.50
20010307-0021809

SPECIAL WARRANTY DEED

FOR VALUABLE CONSIDERATION, the receipt and sufficiency of which are hereby acknowledged, **AURORA LOAN SERVICES INC.** ("Grantor"), has bargained and sold, and hereby transfers and conveys to **RAMY IBRAHIM** ("Grantee"), his successors, heirs and assigns, certain land in **DAVIDSON** County, Tennessee, being more particularly described in Exhibit "A" attached hereto and incorporated herein by reference (the "Property").

TO HAVE AND TO HOLD the property with all appurtenances, estate, title and interest thereto belonging to Grantee, his successors, heirs and assigns forever.

This conveyance of the Property and all covenants and warranties contained herein, are made expressly subject to the following:

> Taxes for the year 2001, a lien, but not yet due and payable; Notes, easements, building setback lines, etc., if any, as may be set forth on the Plan of Zone Lot Division Lots 16, 17, 25 thru 33 and 37 thru 45,Harbor Gate, Section One, as of record in Plat Book 6250, Page 638, amending Plat Book 5200, Page 712, Register's Office for Davidson County, Tennessee and further subject to Restrictive Covenants of record in Book 6221, Page 253 said Register's Office.

Grantor covenants with Grantee that the Property is free from all encumbrances made by Grantor, except as may be set forth herein.

Grantor further covenants to warrant and forever defend title to the Property to Grantee, his successors, heirs, and assigns against the lawful claims of all persons claiming by, through, or under Grantor but no further or otherwise.

Executed this the 15th day of February, 2001.

AURORA LOAN SERVICES INC.

By: _____
Laura A Rodin
TITLE Vice President

(see next page for notary acknowledgement)

STATE OF NEBRASKA
COUNTY OF Scotts Bluff

Before me, the undersigned authority, a Notary Public within and for the State and County aforesaid, personally appeared Laura A. Rodin and —— with whom I am personally acquainted and who upon her (his, her, their) oath(s) acknowledged herself (himself, herself, themselves) to be the Vice President and — respectively of **AURORA LOAN SERVICES INC.**, the within named bargainor, a corporation, and that _____ as such _____ and _____ as such _____ being authorized so to do, executed 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 Scottsbluff, Nebraska, on this the 14th day of February, 2001.

Laurie Nicodemus
Notary Public

My Commission Expires: 3-9-2002

GENERAL NOTARY-State of Nebraska
LAURIE NICODEMUS
My Comm. Exp. 3-9-2002

STATE OF TENNESSEE
COUNTY OF DAVIDSON

The actual consideration for this transfer or value of the property transferred, whichever is greater, is $55000.00.

Megan Tracy
Affiant (Purchaser)

Subscribed and sworn to before me
this 13th day of February, 2001.

Tracy L. Love
Notary Public

My Commission Expires:_____

TRACY L. LOVE
NOTARY PUBLIC AT LARGE
DAVIDSON COUNTY, TENNESSEE
My Commission Expires
May 26, 2002

THIS INSTRUMENT PREPARED BY & RETURN TO:
DEANIE L. GREGORY
ATTORNEY-AT-LAW
GREATER NASHVILLE TITLE & CLOSING COMPANY
223 MADISON STREET, S. 103
MADISON, TN 37115

EXHIBIT "A"

Land in DAVIDSON County, Tennessee, being Lot No. 37A of the Zone Lot Division of Lots 16, 17, 25 thru 33 and 37 thru 45, Harbor Gate, Section One, as of record in Plat Book 6250, Page 638, amended Plat of record in Plat Book 5200, Page 712, Register's Office for Davidson County, Tennessee, to which plan reference is hereby made for a more complete and accurate legal description.

Being the same property conveyed to Aurora Loan Services, Inc. by Substitute Trustee's from Clifton E. Darnell, Substitute, dated October 28, 1999 which deed is being recorded simultaneously herewith.

THIS IS IMPROVED PROPERTY COMMONLY KNOWN AS 812 LAKE TERRACE DRIVE, NASHVILLE, TN 37217.