FILE BOX 45

WARRANTY DEED

STATE OF TENNESSEE
COUNTY OF DAVIDSON
THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $ 47,759.22

Affiant

SUBSCRIBED AND SWORN TO BEFORE ME, THIS THE 1st DAY OF May 20 01

PATRICIA NICHOLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY

Notary Public

MY COMMISSION EXPIRES: January 29, 2005 (AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
METROPOLITAN ESCROW, INC., 217 Pineway Drive, Nashville, TN 37217

ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Kurt J. Steckel (NAME)	Countrywide Home Loans, Inc. (NAME)	MAP 133-6
525 Rivercrest Cove (ADDRESS)	4500 Park Granada (ADDRESS)	PARCEL 2
Nashville, TN 37214 (CITY) (STATE) (ZIP)	Calabasas, CA 91302-1613 (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, Betty A. Carter, unmarried

HEREINAFTER CALLED THE GRANTORS, HAVE BARGAINED AND SOLD, AND BY THESE PRESENTS DO TRANSFER AND CONVEY UNTO Kurt J. Steckel and wife, Betty J. Steckel

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:

BEING Lot No. 206, on the Plan of Sunrise Heights Addition, of record in Plat Book 421, Page 2, Register's Office for Davidson County, TN, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Carl F. Carter and wife, Betty A. Carter and Betty Jane Sheets, by Quitclaim Deed from Harold Reeves, Trustee of record in Book 6036, Page 81, and re-recorded in Book 6045, Page 411, said Register's Office. See also Quitclaim Deed from Carl F. Carter and wife, Betty A. Carter and Betty Jane Sheets to Carl F. Carter and wife, Betty A. Carter of record in Book 7681, Page 639, said Register's Office. See also Quitclaim Deed from Carl F. Carter and wife, Betty A. Carter to Betty Jane Sheets, a one-half undivided interest, of record in Book 7890, Page 311, said Register's Office. The said Carl F. Carter now being deceased.

This conveyance is made subject to: (1) 2001 taxes, which have been prorated and assumed by the Grantees; (2) All matters appearing on the Plan of record in Plat Book 421, Page 2, said Register's Office.

Grantees herein, as part of the purchase price and consideration for this deed, assume and agree to pay the indebtedness evidenced by that certain deed

CONTINUED

unimproved ( )
This is improved (X) property, known as 206 Raymond St, Nashville, TN 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 1st day of May, 20 01

Betty A Carter

Betty A. Carter

Davidson County DEEDWARR
Recvd: 05/02/01 14:19 2pgs
Fees:11.00 Taxes:176.71

20010502-0044919

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 Betty A. Carter, unmarried

the bargainor _____, with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that she executed the within instrument for the purposes therein contained. Witness my hand and official seal at Nashville, Tennessee, this 1st day of May, 2001.

Commission expires January 29, 2005

Notary Public

PATRICIA NICHOLS NOTARY PUBLIC AT LARGE DAVIDSON COUNTY, TENN.

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(or proved to me on the basis of satisfactory evidence) 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 _____ 20_____.

My commission expires _____

Notary Public

LEGAL DESCRIPTION CONTINUATION

of trust made by Betty A. Carter, an unmarried woman, and Betty Jane Sheets Steckel, and husband, Kurt Steckel to Countrywide Funding Corporation, which instrument is recorded in the office of Davidson County Register of Deeds, in Book 9868, Page 869. For the same consideration, Grantees hereby assume all obligation of Betty A. Carter, an unmarried woman, and Betty Jane Sheets Steckel, and husband Kurt Steckel under the terms of the instrument creating and securing the loan referred in the deed of trust and also agree to indemnify the Department of Veterans Affairs to the extent of any claim payment arising for the guaranty or insurnace of the indebtedness above mentioned. This liability to the Department of Veterans Affairs is under the authority of Chapter 37, Title 38 of the United States Code and supersedes any state or local law barring or limiting deficiencies following foreclosure of real property. Grantees further agree to the release of any or all prior obligors of the indebtedness above mentioned.

Betty Jane Sheets, Betty Jane Sheets Steckel, and Betty J. Steckel being one in the same person.