WARRANTY DEED

N-GARRETT-01-4024

STATE OF Tennessee
COUNTY OF Davidson
THE ACTUAL CONSIDERSATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS $63,000.00

Elizabeth D Carter
Affiant

Subscribed and sworn to before me, this 24th DAY OF April, 2001.

Mary Frances Rudy
Notary Public

MY COMMISSION EXPIRES: 9-28-2002
(AFFIX SEAL)

THIS INSTRUMENT WAS PREPARED BY
MARY FRANCES RUDY, ATTORNEY AT LAW
2000 GLEN ECHO ROAD, SUITE 209
NASHVILLE, TENNESSEE 37215

ADDRESS NEW OWNER(S) AS FOLLOWS: (NAME)	SEND TAX BILLS TO:	MAP-PARCEL NUMBERS
Elizabeth D. Carter	Greenpoint Mortgage Funding,I	
2842 Emery Drive	(NAME) 1100 Larkspur Landing Circle	96-10-86
(ADDRESS) Nashville, Tennessee 37214	(ADDRESS) Larkspur, CA 94939	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	

For and in consideration of the sum of TEN DOLLARS, cash in hand, paid hereinafter named Grantees, and other good and valuable considerations, the receipt of which is hereby acknowledged, we HOUSEHOLD FINANCIAL CENTER INC, hereinafter called the Grantors, have bargained and sold, and by these presents do transfer and convey unto ELIZABETH D. CARTER AND HUSBAND, KENNETH R. CARTER, hereinafter called the Grantees, their heirs and assigns, that 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. 281 on the Plan of Cloverhill, Section IV, as of record in Book 2133, Page 89, Register's Office for Davidson County, Tennessee, to which plat reference is hereby made for a more complete description.

Being the same property conveyed to Household Financial Center, Inc. by Trustee's Deed of record in Instrument No. 200001206-0120272, Register's Office for Davidson County, Tennessee.

This conveyance is subject to any and all existing easements and restrictions as shown of record.

unimproved ( )
This is improved (X) property, known as 2842 Emery Drive, Nashville, Tennessee 37214
(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/our hand(s) this 24th day of April, 2001.

Household Financial Center Inc

ASHRAF R. IBRAHIM
ASST. VICE PRESIDENT

Davidson County DEEDWARR
Recvd: 05/08/01 11:19 2pgs
Fees:11.00 Taxes:233.10

20010508-0047400

STATE OF TENNESSEE
COUNTY OF DAVIDSON

Personally appeared before me, Cathy Linebaugh, a Notary Public within and for said County and State aforesaid, personally appeared Ashraf R. Ibrahim, with whom I am personally acquainted and who upon his oath(s) acknowledged himself to be the Assistant Vice President of the Household Financial Center, Inc., the within named bargainor, and corporation, and that he as such Assistant Vice President, being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation, by the said Ashraf R. Ibrahim as such Assistant Vice President.

Witness my hand and official seal at office at Nashville, Tennessee this 24th day of April, 2001.

Cathy Linebaugh
NOTARY PUBLIC

My Commission Expires: 7/23/2003

CATHY LINEBAUGH NOTARY PUBLIC STATE OF TENNESSEE LARGE